

City of Independence, Iowa
2002 Comprehensive Plan



GOD BLESS AMERICA

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PURPOSE OF COMPREHENSIVE PLANNING

Comprehensive planning, as a process, is very complex while the purpose of comprehensive planning is simple. The process requires that elected officials, staff-members, volunteers, and the general public attempt to define relevant policies and set land use direction for their community for a period of time up to several decades in length. The purpose is for the city to attempt to study itself, in broad fashion, and set a course of future direction for community development. Often the term “comprehensive plan” is used synonymously with other terms such as comprehensive land use plan, general plan, or master plan. For the purpose of this document, we will use the terms Comprehensive Land Use Plan or Comprehensive Plan, which is the term most recognized by the Code of Iowa.

We should begin by defining what we mean by comprehensive plan or comprehensive planning. Webster’s Dictionary defines “comprehensive” as “inclusive”. “Planning” is defined as, “the act or process of making or carrying out plans; the establishment of goals, policies, and procedures for a social or economic unit”. In addition, Webster goes on to define “plan” as a, “method devised for making or doing something or achieving an end”, and that it “always implies mental formulation and sometimes graphic representation”. In short, a comprehensive plan is an inclusive, broad means of achieving a desired end. In this case, it is a written land use policy instrument that includes graphic representations or illustrations. The Plan itself includes several processes, including adoption, amendment, and goal and policy development.

A Comprehensive Plan seeks to promote cost-effective, efficient, logical growth in a community. It should manage growth by balancing the good of the community and the rights of the private property owner, rather than encourage growth that is left unchecked or stifle growth through unnecessary regulations and procedures. The Plan should prevent, or at the very least discourage, sprawling and/or leapfrogging development. It should attempt to minimize future conflicts between incompatible uses in the community by defining future land use patterns. And throughout, the Plan should remain the long-range foundation for municipal regulations and policies regarding its physical development over a useful life of as much as 20 years.

The State of Iowa, in the Code of Iowa, has provided the basis for planning in Chapter 414. This Chapter is commonly referred to as the State’s enabling legislation because it empowers local units of government to plan and regulate their physical development. Although the Code subsection pertaining to comprehensive plans is brief, it implies that a comprehensive plan be the basis of zoning regulations. Specifically, it states that regulations are to be in “accordance with a comprehensive plan”. Furthermore, the Code also, in the Chapters governing platting and subdivision of land and urban renewal, requires that these activities be consistent with a community’s comprehensive plan.

In short, comprehensive planning is the conscious process of developing the city’s land development plan, and it includes studying past and present trends, as well as setting goals and defining policies that will shape the physical development of the community. It is a circular process of decision-making that should be continually refined and updated to reflect the community’s goals and policies. Ultimately, the intent of the Plan is to be a statement of municipal land use goals and policies, a guide for local growth and development, as well as meet the statutory requirements of the Code of Iowa.

However, we must recognize that a comprehensive plan and comprehensive planning process are only as good as the implementation tools adopted by the municipality. Likewise, elected officials and administrators have to enforce the regulations and implement their plans in a uniform and consistent manner. To do so requires a commitment of personnel and financial resources through the municipal budgeting process. Any shortfall in the allocation of personnel and/or financial resources may result in the community failing to meet its goals and/or haphazardly applying its policies.

The Plan has the following Sections: the above stated Purpose and Intent; the History of the Community; Physical Characteristics of the Community; Statistical Profile; Public Facilities; Public Utilities; Circulation and Transportation; Land Use; Implementation; and Amendment Procedures.

HISTORY OF THE COMMUNITY

In 1846, the cabin of Rufus B. Clark, a well-known pioneer and hunter of the time, occupied the present site of Independence. In 1847, to protect his land claim, Clark sought the assistance of his friend and advisor N. A. McClure of Milwaukee, and with S. P. Stoughton they succeeded in purchasing four 40-acre lots. In June of that same year, three commissioners appointed by the state visited the county and on the 15th of June, established the county seat and named it Independence. In the spring of 1848, several families moved into the area bringing the total number of families to eight.

As time passed, Independence became more important as a trading point and although there were many new residents, little advance was made in the permanent population for several years. By 1859, Independence had grown into a city of 1,500 inhabitants that consisted of mills and mechanic shops, churches, hotels, a courthouse, numerous stores and hundreds of private residences. The railroad came to Independence in 1859 and was instrumental in the continued growth of the community as well as the county. Interestingly, because the railroad advanced so rapidly and opened new areas for development, it may have also helped to alleviate any potential growth pressures that the community may have experienced.

In 1864, in order "...to make and enforce...rules and regulations as are necessary for the health and good order of a town," a petition for incorporation was filed and the act of incorporation was recorded on August 6, 1864, with the first election occurring in mid-December of that year.

May 1st, 1873 marked the opening of the "State Hospital for the Insane," located west of town on 300 acres of land. This facility was renamed as a "State Hospital," and subsequently renamed again as a "Mental Health Institute". Currently, the facility serves a 20-county area of northeast Iowa.

In the late 1880s, Independence was brought into national recognition with the development of a racetrack on the western edge of town. The developer of this facility, C. W. Williams, also owned two world-record trotting horses. Together the combination of the racetrack and the two award-winning horses provided a strong attraction for the city that lasted for many years.

Presently there are two buildings in Independence listed on the National Register of Historic Places, the Wapsipinicon Mill and the Munson Building. The first, a mill, was built in 1854 in the village of New Haven (on the west bank of the Wapsipinicon) and was appropriately named "The New Haven Mills." That original structure was torn down about 15 years later and construction of the present mill began in 1867, and it was eventually completed in 1869. The building is five stories high and had an original cost of approximately \$40,000. The facility was originally designed to be a woolen mill, however, the surrounding area was not suitable for that business, and therefore, the mill was fitted for a flouring operation. Unfortunately, after local wheat crops failed, the mill was forced to import its wheat from Minnesota and the Dakota Territory. In the early days water was the sole source of power, before its conversion to steam and eventually electricity. In the beginning, the mill produced electricity for the entire city. The mill finally ceased operations in 1976.

The "Munson Building", which presently houses the library is the second Independence building on the National Register of Historic Places. In 1869, the Independence Library Association was organized with a collection consisting of 300 volumes. As the growth of the library continued through the early 1890s, Perry Munson built and donated a building to the city for use as a library. The library has steadily grown as the state passed legislation in 1972 that authorized city councils to appropriate funds by taxation for library purposes.

As is evident, the city of Independence has had a significant history. A history, we would hope, this Plan strives to continue during the next decades. Consequently, the purpose of this Plan is to attempt to create a bright future for the city by looking to the past.

PHYSICAL CHARACTERISTICS OF THE COMMUNITY

Location

- The city of Independence is located in northeastern Iowa, and it serves as the county seat for Buchanan County (See Figure 1). The city is approximately 30 miles east of Waterloo-Independence metro area and 60 miles west of Dubuque. Independence is situated at the intersection of U.S. Highway 20, Iowa Highway 150, and the Wapsipinicon River.

Topography

The geography of Independence is strongly influenced by the Wapsipinicon River, which bisects the community from northwest to southeast, and its floodplain. Moving outward from the river, the land is comprised of gentle slopes that are typical to northeastern Iowa. The land contains soils and land forms that are valuable for agriculture.

The topography or terrain across the city of Independence varies by over 80 feet. The highest point, approximately 980 feet above mean sea level, is located in the northeastern part of the community. The lowest elevation, which is approximately 900 feet above mean sea level, is found along the Wapsipinicon River in the southeastern part of the community (See Figure 2).

Soils

As was stated above, the soils, in and around the community, are a valuable resource. According to the Soil Survey of Buchanan County (1978), the majority of soils are listed as “prime” agricultural soils. Further, the Soil Survey Supplement indicates that the Corn Suitability Ratings (CSR), which are a commonly accepted agricultural productivity measure for the soils, support the fact that the soils will be conducive to agriculture. As a general rule, soils that will easily support agriculture will accommodate urban development. Therefore, it appears as if most of the soils, excepting those that are impacted or created by the Wapsipinicon River and its floodplain, may be able to accommodate development.

In addition to reviewing CSR and “prime” designations, this Plan focuses on the Land Capability Class (LCC) of soils, which is an eight-level rating system for determining soil viability. Figure 3 shows the LCC of soils in and around Independence. In general, soils with an LCC rating of one through three are best for development or agriculture. Soils with LCC ratings of four through eight may require special engineering or improvements in order to make the soils conducive to development or agriculture. As is evident in Figure 3, Independence soils are for the most part in the top three LCC categories, and thus, would be able to support development or agricultural activities. Therefore, it is important to note that development in the community will most likely absorb “prime” agricultural soils and areas.

Figure 2: Topographic Map

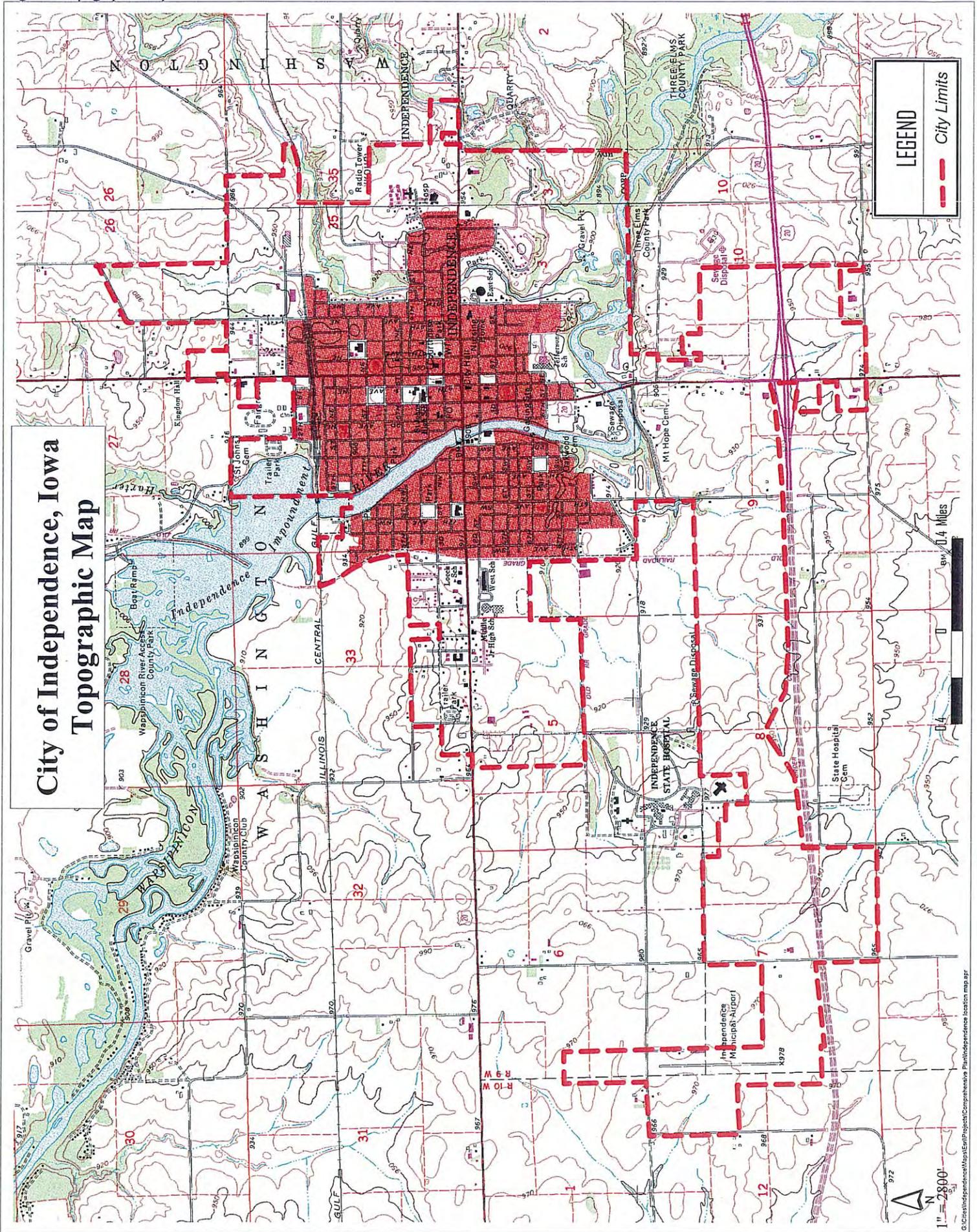
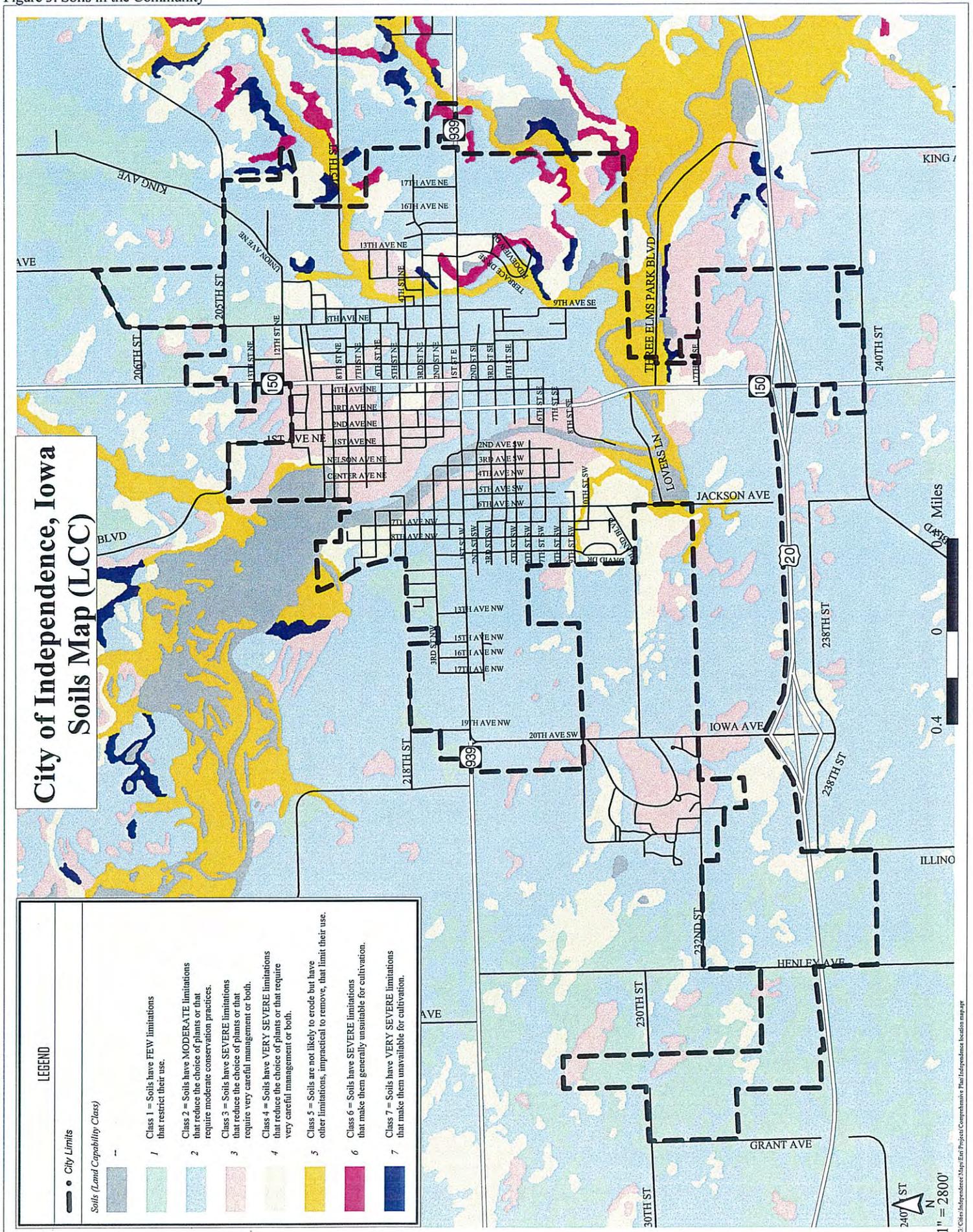


Figure 3: Soils in the Community



STATISTICAL PROFILE – HISTORICAL TRENDS AND FORECASTS

Population

The study of population within the Comprehensive Plan is important because it can provide the foundation for analyzing a community’s current demographics, as well as project its future needs. This section of the Plan will provide varied statistical data to describe trends and predictions for the city of Independence.

The following table provides, by decade, an historical overview of the population within the city of Independence and Buchanan County. With the exception of the decades between 1900 and 1910 and 1980 and 1990, the city grew noticeably. Conversely, the county’s population has remained fairly stable between 1900 and 2000.

Table 1. Historical Population Trends for the City of Independence and Buchanan County

Year	Independence		Buchanan County	
	Number	Percent Change	Number	Percent Change
1900	3,656	--	21,427	--
1910	3,517	-3.8	19,748	-7.8
1920	3,672	4.4	19,890	0.7
1930	3,691	0.5	19,550	-1.7
1940	4,342	17.6	20,991	7.4
1950	4,865	12.0	21,927	4.4
1960	5,498	13.0	22,293	1.6
1970	5,910	7.5	21,762	-2.3
1980	6,392	7.5	22,900	4.9
1990	5,972	-6.6	20,844	-9.0
2000	6,014	0.7	21,093	1.2

Source: U.S. Census Bureau

Table 2 illustrates population figures for all of the incorporated communities in Buchanan County, as well as those for the county itself and the State of Iowa. Note that Independence, Buchanan County, and the State of Iowa all gained population between 1970 and 1980; lost population between 1980 and 1990; and gained population between 1990 and 2000.

Table 2. Recent Population Trends of Selected Communities

Community	1970	1980	1990	2000
Aurora	229	248	196	194
Brandon	432	337	320	311
Fairbank	810	980	1,024	1,041
Hazleton	626	877	733	950
Independence	5,910	6,392	5,972	6,014
Jesup	1,662	2,343	2,121	2,212
Lamont	498	554	471	503
Quasqueton	448	599	579	574
Rowley	241	275	272	290
Stanley	151	154	120	128
Winthrop	750	767	742	772
Buchanan County	21,762	22,900	20,844	21,093
State of Iowa	2,825,368	2,913,808	2,776,831	2,926,324

Source: U.S. Census Bureau

Table 3 focuses on the population cohorts that were reported in the 1990 and 2000 Censuses of the city. In general, this table shows that persons under the age of 35 declined, while persons over the age of 35 increased in number. With further analysis, it becomes apparent that the percentage of change in each cohort underscores the significance of the decline shown by the actual numbers.

Table 3. Age Cohorts for the City of Independence

Age Cohort	1990		2000		% Change
	Number	% of Total	Number	% of Total	
Less than 5	414	6.9	362	6.0	-12.6
5-9	461	7.7	396	6.6	-14.1
10-14	496	8.3	460	7.6	-7.3
15-19	397	6.6	440	7.3	10.8
20-24	280	4.7	309	5.1	10.4
25-34	846	14.2	691	11.5	-18.3
35-44	829	13.9	864	14.4	4.2
45-54	572	9.6	799	13.3	39.7
55-64	539	9.0	555	9.3	3.0
65-74	566	9.5	472	7.8	-16.6
75-84	338	5.7	432	7.2	27.8
85+	234	3.9	234	3.9	0.0
Total	5,972	100.0	6,014	100.0	0.7

Source: U.S. Census Bureau

In an attempt to predict how change in certain age cohorts may affect the future need for services in the community, Table 4 has been developed. Specifically, it analyzes trends for persons under the age of 18 and over the age of 64 for the two decades shown. Note that the number of persons under the age of 18 decreased in the city and county while the number of persons under the age of 18 in the state increased. The number of persons over the age of 64 remained stable or decreased in the city and county, while this same age group increased statewide.

Table 4. Persons Under the Age of 18 and Over the Age of 64

Community	1990				2000			
	<18	%	>64	%	<18	%	>64	%
Independence	1,637	27.4	1,138	19.1	1,526	25.4	1,138	18.9
Buchanan County	6,421	30.8	3,244	15.6	6,031	28.6	3,056	14.5
State of Iowa	718,880	25.9	426,106	15.3	733,638	25.1	436,213	14.9

Source: U.S. Census Bureau

Further review of Census Bureau information, regarding race and sex of the city's population, is shown in Table 5. In 1990, the community was a relatively homogenous city, while in 2000 the community became more diverse.

Table 5. Race and Sex of Independence Residents

	Total Population	White or Caucasian	Black or African American	Am. Indian, Eskimo, Aleut	Asian or Pacific Islander	Other Race/ 2+ Races
Male (1990)	2,732	2,724	0	0	0	8
Female (1990)	3,240	3,221	0	0	0	19
Total (1990)	5,972	5,945	0	0	0	27
Male (2000)	2,826	2,754	14	3	23	32
Female (2000)	3,188	3,138	3	0	23	24
Total (2000)	6,014	5,892	17	3	46	56

Source: U.S. Census Bureau

The following table shows 20-year population projections for the city of Independence. It should be noted that all of the projections use historical information as their basis. An explanation of each type follows.

The first two types of projections, Linear and Geometric, are straight-line or averaging methods of predicting population change. Linear projections use the actual change in the total number of persons over a predetermined period of time in the community. Conversely, Geometric projections use the percent change the community has experienced over a set number of years. For both of these projection types, this study used trend information from two time periods, between 1900 and 2000 and between 1940 and 2000, as the basis for the figures shown in Table 6.

The third type of projection looked specifically at how the city relates to Buchanan County in terms of percentage. This study looked at what percent of the county's total population resided within the city of Independence during four different time periods. The reason that four time periods were analyzed, as opposed to just the two time periods used in the other projections, was because the city's population changed dramatically between 1940 and 2000. First, the city increased significantly between 1940 and 1960, declined between 1980 and 1990, and increased between 1990 and 2000. We should underscore that if the city had only used the 1900 to 2000 and 1940 to 2000 time frames for this study, the projections would have been noticeably lower than the other projections. This is shown in Table 6.

Table 6 provides a summary of the projection results for the years 2010 and 2020. By way of comparison, the city had a 1990 population of 5,972 persons and a 2000 population of 6,014. Finally, it is important to remember that the information shown in Table 6 is merely a projection of the city's future population calculated using historical data rather than an exact number persons who will actually be living in the community at that time.

Table 6. Population Projections for the City of Independence

Type of Projection	2010	2020
Linear		
1900-2000	6,249	6,484
1940-2000	6,292	6,570
Geometric		
1900-2000	6,331	6,665
1940-2000	6,355	6,716
Percent of County		
1990 (Census)	6,093	6,127
2000 (Census)	6,050	6,084
Mean or Average	6,228	6,441

Source: U.S. Census Bureau, Woods and Poole Economics, and INRCOG

Housing

In addition to studying population statistics, a Comprehensive Plan should review pertinent housing data. As is the case for many Iowa communities, the predominant type of housing in Independence is the single-family home. In addition, the average number of persons living in each unit is less than three persons and the vacancy rate is a very small percentage. A summary of general housing information is shown in Table 7.

Table 7. General Housing Information for the City of Independence

Statistic	1980	1990	2000
Total Persons	6,392	5,972	6,014
Total Housing Units	2,463	2,480	2,610
Occupied	2,354	2,356	2,432
Vacant	109	124	178
Persons Per Housing Unit	2.60	2.41	2.30
Number of Households	2,354	2,381	2,432
Number of Families	1,685	1,635	1,588

Source: U.S. Census Bureau

Table 8 shows the number of housing units reported, by selected communities, in the 1980, 1990, and 2000 Censuses. Note that the city of Independence, Buchanan County, and the State of Iowa all gained housing units for each Census between 1980 and 2000. It should be recognized that Independence reported an increase in units between 1990 and 2000 even with the city purchasing and demolishing flood-damaged units through the Hazard Mitigation Program. These units, which were damaged as a result of flooding in 1999, are placing demand on the community for replacement housing.

Since the 2000 Census, the city has seen construction of 53 single-family homes and 10 multiple-family units, while the city has acquired an additional 36 single-family units and nine rental units as a result of flood buyouts.

Table 8. Number of Housing Units in Selected Communities

Community	1980	1990	2000
Aurora	98	86	88
Brandon	143	138	146
Fairbank	362	408	436
Hazleton	332	349	409
Independence	2,463	2,480	2,610
Jesup	876	827	911
Lamont	240	219	227
Quasqueton	228	245	254
Rowley	101	111	114
Stanley	56	50	50
Winthrop	312	314	341
Buchanan County	8,222	8,272	8,697
State of Iowa	1,121,314	1,143,669	1,232,511

Source: U.S. Census Bureau

As for the age of the housing stock in Independence, Table 9 provides a breakdown by specified years. As a means of comparison, the Table shows how the city's percentage relates to those of the county and state.

Table 9. Age of Housing Units in 2000

Year Unit was Built	Independence		Buchanan County Percent	State of Iowa Percent
	Number	Percent		
1999 to March 2000	30	1.2	1.3	1.9
1995-1998	80	3.1	4.6	5.4
1990-1994	138	5.4	5.5	5.0
1980-1989	113	4.4	7.5	8.0
1970-1979	363	14.1	18.6	16.8
1960-1969	341	13.2	12.2	11.8
1940-1959	442	17.1	15.1	19.5
1939 or earlier	1,072	41.6	35.1	31.6
Total	2,579	100.0	100.0	100.0

Source: U.S. Census Bureau

The breakdown of values for single-family homes in Independence is illustrated in Table 10. It shows that the number of homes under \$100,000 decreased between 1990 and 2000, while the number of homes over \$100,000 increased. Two possible reasons for the overall increasing home values may be due to property reassessment and/or the effects of housing demand in the community.

Table 10. Value of Specified Owner-Occupied Units in Independence

Unit Value Ranges	1990		2000	
	Number	Percent	Number	Percent
Less than \$50,000	1,081	73.2	315	20.2
\$50-\$99,999	378	25.6	954	61.0
\$100-\$149,999	0	0.0	214	13.7
\$150-\$199,999	12	0.8	50	3.2
\$200-\$299,999	6	0.4	18	1.2
\$300-\$499,999	0	0.0	12	0.8
Total	1,477	100.0	1,563	100.0

Source: U.S. Census Bureau

As is shown in Table 11, most of the communities in Buchanan County experienced a decline in housing value between 1980 and 1990. Conversely, values increased dramatically in the communities between 1990 and 2000. The city of Independence reported increases in all three decades shown.

Table 11. Median Value of a Specified Owner-Occupied Units in Selected Communities

Community	1980	1990	2000
Aurora	\$18,800	\$16,700	\$46,700
Brandon	\$21,900	\$20,700	\$54,700
Fairbank	\$39,900	\$38,000	\$77,100
Hazleton	\$30,200	\$25,800	\$44,000
Independence	\$38,000	\$38,500	\$75,600
Jesup	\$45,100	\$42,500	\$82,400
Lamont	\$20,400	\$19,400	\$37,500
Quasqueton	\$27,800	\$29,800	\$64,800
Rowley	\$32,800	\$32,500	\$62,300
Stanley	\$20,000	\$14,999	\$20,000
Winthrop	\$33,000	\$33,500	\$64,000
Buchanan County	\$37,000	\$36,300	\$73,900
State of Iowa	\$40,600	\$45,900	\$82,500

Source: U.S. Census Bureau

Table 12 shows the number of units between reported in the 1980, 1990 and 2000 Censuses. The city of Independence, Buchanan County, and the State of Iowa all experienced an increase in the number of rental units between 1980 and 1990 as well as decreased in the number of rental units between 1990 and 2000.

Table 12. Number of Renter Occupied Units for Selected Communities

Community	1980	1990	2000
Aurora	14	14	14
Brandon	17	28	29
Fairbank	64	88	77
Hazleton	49	78	85
Independence	628	676	659
Jesup	198	178	150
Lamont	32	28	56
Quasqueton	34	49	39
Rowley	12	15	10
Stanley	9	11	2
Winthrop	51	52	65
Buchanan County	1,690	1,876	1,495
State of Iowa	296,512	318,954	301,589

Source: U.S. Census Bureau

Median rent for selected communities is shown in Table 13. The Table shows that the cost of rent in each jurisdiction increased dramatically during the twenty-year period of time shown. In addition, the information provided in Table 7 shows that there is a relatively low vacancy rate in the city. Together, the significant increase in rent and a low overall vacancy rate may indicate that there is demand for rental units in the community.

Table 13. Median Rent for Selected Communities

Community	1980	1990	2000
Aurora	\$140	\$241	\$375
Brandon	\$110	\$388	\$392
Fairbank	\$131	\$241	\$315
Hazleton	\$173	\$291	\$379
Independence	\$150	\$282	\$371
Jesup	\$160	\$301	\$349
Lamont	\$85	\$217	\$371
Quasqueton	\$113	\$247	\$478
Rowley	\$153	\$331	\$363
Stanley	\$140	\$225	\$0
Winthrop	\$129	\$286	\$348
Bucanan County	\$146	\$271	\$376
State of Iowa	\$175	\$259	\$470

Source: U.S. Census Bureau

Table 14 shows the number of housing units that would be necessary to accommodate the population projections that appear in Table 6. The figures in Table 14 were calculated by dividing the population projections from Table 6 by the 2000 persons per housing unit ratio of 2.30, which is documented in Table 7. In order to estimate the demand for future housing units in the community, it is important to remember that there were 2,610 housing units reported by the Census Bureau in 2000. In addition to assuming that the persons per housing unit ratio is suitable for making projections, this study also assumes that the figures in Table 14 do not include any vacant units and that all of the units are safe, habitable structures. Finally, it is important to remember that need for housing, as may be indicated in Table 14, increases as the city continues to acquire and demolish existing flood-damaged structures.

Table 14. Housing Unit Projections for the City of Independence

Type of Projection	2010	2020
Linear		
1900-2000	2,717	2,819
1940-2000	2,736	2,857
Geometric		
1900-2000	2,753	2,898
1940-2000	2,763	2,920
Percent of County		
1990 (Census)	2,649	2,664
2000 (Census)	2,630	2,645
Mean or Average	2,707	2,800

Source: U.S. Census Bureau, Woods and Poole Economics, and INRCOG

Economy

According to the Census Bureau and for analysis purposes, the economies of the city of Independence and Buchanan County have been divided into 13 broad industry categories shown in Table 15. The information indicates that the Education, Health, and Social Services; Manufacturing; and Retail Trade sectors are the three largest elements of both the city and county's economies. Further, the actual occupations of employed persons in the city and county are shown in Table 16. Note that the Management, Professional, and Related Occupations; Sales and Office Occupations; and Production, Transportation, and Material Moving are the three largest occupation categories in the city and county.

Table 15. Economic Base of Independence and Buchanan County in 2000¹

Industrial Category	Independence		Buchanan County	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing, and Mining	45	1.6	721	7.3
Construction	143	5.1	771	7.8
Manufacturing	633	22.4	2,291	23.1
Wholesale Trade	71	2.5	307	3.1
Retail Trade	364	12.9	1,212	12.2
Transportation, Warehousing, and Utilities	111	3.9	451	4.5
Information	60	2.1	213	2.1
Finance, Insurance, Real Estate, Rental and Leasing	124	4.4	350	3.5
Professional and Scientific	139	4.9	433	4.4
Educational, health, and social services	746	26.5	2,051	20.6
Art, Entertainment, and Recreation	135	4.8	378	3.8
Other Services	96	3.4	392	3.9
Public Administration	153	5.4	369	3.7
Total Employed Persons	2,820	100.0	9,939	100.0

¹ Persons sixteen (16) years of age and older.
Source: U.S. Census Bureau

Table 16. Occupation Classification of Persons Employed in 2000¹

Industrial Description	Independence		Buchanan County	
	Number	Percent	Number	Percent
Management, Professional, and Related Occupations	808	28.7	2,796	28.1
Service Occupations	488	17.3	1,396	14.0
Sales and Office Occupations	647	22.9	2,257	22.7
Farm, Fishing, and Forestry	24	0.9	154	1.5
Construction, Extractions, and Maintenance	263	9.3	1,120	11.3
Production, Transportation, and Material Moving	590	20.9	2,216	22.3
Total Employed Persons	2,820	100.0	9,939	100.0

¹ Persons sixteen (16) years of age and older.
Source: U.S. Census Bureau

Table 17 shows both the per capita and median household incomes for selected communities, including the incorporated communities in Buchanan County, the county itself, and the State of Iowa. As the Table indicates, the city of Independence had the highest per capita income as well as one of the highest median household incomes reported for the jurisdictions shown.

Table 17. Per Capita and Median Household Income for Selected Communities

Community	Per Capita Income		Median Household Income	
	1990	2000	1990	2000
Aurora	\$9,094	\$16,254	\$18,250	\$38,750
Brandon	\$9,689	\$17,428	\$20,469	\$34,219
Fairbank	\$9,830	\$17,262	\$23,438	\$36,900
Hazleton	\$8,611	\$14,955	\$15,300	\$32,625
Independence	\$12,315	\$20,683	\$21,565	\$36,554
Jesup	\$12,061	\$17,160	\$27,316	\$42,109
Lamont	\$9,758	\$15,201	\$18,281	\$30,000
Quasqueton	\$10,194	\$15,913	\$21,094	\$36,518
Rowley	\$10,532	\$17,315	\$30,000	\$36,563
Stanley	\$6,544	\$9,631	\$17,000	\$30,313
Winthrop	\$11,541	\$19,183	\$26,198	\$36,136
Buchanan County	\$10,925	\$18,405	\$23,386	\$38,036
State of Iowa	\$12,422	\$19,674	\$26,229	\$39,469

Source: U.S. Census Bureau

Unemployment trends for the county and the state are illustrated in Table 18. As is shown below, the current unemployment rates for both jurisdictions are low, which may place pressure on employers to find qualified workers. Note that the county's rate has been slightly higher than that of the state for the period shown.

Table 18. Unemployment Rate Trends

Community	1997	1998	1999	2000	2001
Buchanan County	4.0%	3.9%	3.7%	3.1%	3.9%
State of Iowa	3.3%	2.8%	2.6%	2.6%	3.0%

Source: Iowa Workforce Development

The following table compares the levels of education for persons within the city of Independence and Buchanan County. According to this information, the city has a slightly higher percentage of persons who have earned a college degree than those in the county as a whole.

Table 19. Educational Attainment for Persons 25 Years of Age and Older in 2000

Category	Independence		Buchanan County	
	Number	Percent	Number	Percent
Less than 9 th Grade	230	5.7	955	7.1
9 th to 12 th Grade, No Diploma	358	8.8	1,102	8.2
High School Graduate, includes GED	1,590	39.1	5,839	43.6
Some College, No Degree	845	20.8	2,721	20.3
Associate Degree	345	8.5	1,070	8.0
Bachelors Degree	536	13.2	1,280	9.6
Graduate or Professional Degree	163	4.0	416	3.1
Total	4,067	100.0	13,383	100.0

Source: U.S. Census Bureau

Table 20 provides insight into retail trade in the county. Specifically, the Table shows a six-year trend of the number of retail tax reports and sales tax dollars received by the state. In order to estimate the number of retail businesses in either community, divide the number of quarterly reports that were filed with the state by four. For example, in 2000, it is estimated that 272 businesses (1,091/4) operated in the city of Independence and 688 (2,753/4) operated in Buchanan County.

As for analysis of Table 20, overall the city and county experienced increases when it comes to retail sales figures. Conversely, the city and county experienced overall decreases in the number of filed reports during the same time period.

Table 20. Retail Sales and Business Trends

	1995		1996		1997	
	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)
Independence	1,189	56,611	1,190	55,065	1,187	50,740
Buchanan County	2,972	95,643	2,970	93,290	2,995	90,582
	1998		1999		2000	
	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)
Independence	1,150	53,360	1,118	58,029	1,091	62,859
Buchanan County	2,932	94,439	2,867	101,305	2,753	106,925

Source: Iowa Retail Sales and Use Tax Reports

A brief overview of retail trade industries in Buchanan County is provided in Table 21. As is shown, both the city and county experienced an increase in sales receipts and payroll between 1992 and 1997. However, the number of establishments and paid employees for both jurisdictions declined during the same time period.

Table 21. Retail Trade in Independence and Buchanan County

1992				
Geographic Area	Number of Establishments	Sales (\$1,000)	Annual Payroll (\$1,000)	Paid Employees
Independence	60	62,585	6,707	624
Buchanan County	122	100,257	9,809	949
1997				
Geographic Area	Number of Establishments	Sales (\$1,000)	Annual Payroll (\$1,000)	Paid Employees
Independence	57	87,763	8,095	530
Buchanan County	106	154,947	13,817	911

Source: Census of Retail Trade and Economic Census

Finally, Table 22 provides economic information regarding wholesale trade in Independence and Buchanan County. The table shows that between 1992 and 1997 the number of wholesale trade establishments and employees decreased in both the city and county.

Table 22. Wholesale Trade in Independence and Buchanan County

1992				
Geographic Area	Number of Establishments	Sales (\$1,000)	Annual Payroll (\$1,000)	Number of Employees
Independence	18	D	D	100-249
Buchanan County	48	184,381	8,782	393
1997				
Geographic Area	Number of Establishments	Sales (\$1,000)	Annual Payroll (\$1,000)	Number of Employees
Independence	10	D	D	20-99
Buchanan County	38	222,743	8,370	311

D-Data Not Disclosed For Privacy Reasons

Source: Census of Wholesale Trade

Financial

An important factor regarding the financial health of a community is its actual and taxable valuations. Actual valuation, which may be referred to as 100 percent or market valuation, represents the total property value within a community. Taxable value is the value at which property is taxed and it is set by the County Assessor's office.

Table 23 shows both the actual and taxable valuations for the city of Independence. Note that in both cases the figures increased for each year shown, except between 2000 and 2001, for the taxable valuation.

Table 23. Taxable and Actual Valuations for Independence (Includes Agricultural Valuations)

January 1,	Assessed Valuations		Percent Change	
	Actual	Taxable	Actual	Taxable
1995	\$137,386,864	\$91,896,648	--	--
1996	\$140,685,162	\$92,229,817	2.4	0.4
1997	\$162,107,300	\$102,027,851	15.2	10.6
1998	\$173,377,628	\$109,556,113	7.0	7.4
1999	\$179,985,085	\$112,940,326	3.8	3.1
2000	\$182,476,010	\$118,916,545	1.4	5.3
2001	\$200,354,036	\$116,975,747	9.8	-1.6

Source: Buchanan County Auditor

Tables 24 and 25 offer further analysis of the financial conditions of the community. Table 24 provides revenue trend information from the city's annual financial reports, while Table 25 provides the city's annual expenditure trends and fund balance information. Overall, the city's revenues and expenditures increased between 1997 and 2001. The only year that revenues and expenditures decreased was between 1998 and 1999. It should be noted that the city's fund balance has increased from \$2,382,950 to \$4,849,528 between 1997 and 2001.

Table 24. Revenue Trends in the City's Annual Financial Reports

Source	Fiscal Year 1997	Fiscal Year 1998	Fiscal Year 1999	Fiscal Year 2000	Fiscal Year 2001
Property Tax	\$1,536,639	\$1,526,429	\$1,828,026	\$1,802,705	\$1,926,001
Tax Increment Financing	\$266,921	\$152,936	\$183,241	\$233,799	\$214,774
Other City Taxes	\$27,452	\$26,254	\$18,090	\$18,554	\$20,764
Licenses and Permits	\$35,893	\$39,012	\$39,678	\$56,026	\$46,713
Use of Money and Property	\$116,437	\$109,042	\$86,723	\$143,803	\$198,161
Intergovernmental	\$1,532,306	\$1,103,976	\$1,180,298	\$2,047,156	\$2,266,051
Charges for Services	\$1,361,409	\$1,548,983	\$1,771,990	\$2,226,230	\$2,100,764
Special Assessments	\$344,312	\$275,592	\$244,947	\$127,362	\$221,444
Miscellaneous	\$213,639	\$202,606	\$209,813	\$310,171	\$271,707
Subtotal	\$5,435,008	\$4,984,830	\$5,562,806	\$6,965,806	\$7,266,379
Transfers In	\$1,125,301	\$1,775,018	\$825,995	\$792,289	\$1,304,201
Proceeds on Debt	\$986,197	\$2,300,000	\$1,155,000	\$485,000	\$3,876
Proceeds of Fixed Asset Sales	\$4,508	\$935	\$473	\$1,340	\$11,957
Total	\$7,551,014	\$9,060,783	\$7,544,274	\$8,244,435	\$8,586,413

Source: City of Independence Annual Reports

Table 25. Expenditure and Fund Balance Trends in the City's Annual Financial Reports

Expense Category	Fiscal Year 1997	Fiscal Year 1998	Fiscal Year 1999	Fiscal Year 2000	Fiscal Year 2001
Community Protection	\$1,255,399	\$1,025,893	\$1,040,422	\$2,134,947	\$2,135,307
Human Development	\$798,470	\$663,585	\$576,014	\$571,514	\$629,520
Home and Community Environment	\$3,218,335	\$4,911,713	\$3,619,621	\$3,118,796	\$4,008,577
Policy and Administration	\$945,118	\$687,376	\$462,233	\$402,269	\$474,329
Non-Program	\$733	\$1,079	\$959	\$408	\$14,923
Subtotal	\$6,218,055	\$7,289,646	\$5,699,249	\$6,227,934	\$7,262,656
Transfers Out	\$1,125,301	\$1,775,018	\$825,995	\$792,289	\$1,304,201
Total	\$7,343,356	\$9,064,664	\$6,525,244	\$7,020,223	\$8,566,857
Revenues Over (Under) Expenditures	\$207,658	(\$3,881)	\$1,019,030	\$1,224,212	\$19,556
Beginning Fund Balance July 1 st of the Previous Year	\$2,382,950	\$2,590,608	\$2,586,727	\$3,605,757	\$4,829,972
Ending Fund Balance June 30 th of that Year	\$2,590,608	\$2,586,727	\$3,605,757	\$4,829,969	\$4,849,528

Source: City of Independence Annual Reports

Table 26 shows the General Obligation Bond debt for the city of Independence. Note that the Table shows, by year, the principal due at the end of each Fiscal Year. At this time, the city owes \$4,455,000 in outstanding principal on General Obligation Bond debt.

Table 26. General Obligation Bond Debt (Principal Only)

Year Ending June 30,	Corporate Purpose #1	Corporate Purpose #2	Corporate Purpose #3	Corporate Purpose #4	Corporate Purpose #5	Annual Total
2002	\$150,000	\$95,000	\$140,000	\$70,000	\$45,000	\$500,000
2003	\$160,000	\$95,000	\$140,000	\$75,000	\$45,000	\$515,000
2004	\$170,000	\$100,000	\$140,000	\$75,000	\$50,000	\$535,000
2005	\$175,000	\$105,000	\$140,000	\$80,000	\$50,000	\$550,000
2006	\$0	\$110,000	\$150,000	\$85,000	\$55,000	\$400,000
2007	\$0	\$115,000	\$165,000	\$85,000	\$55,000	\$420,000
2008	\$0	\$120,000	\$165,000	\$90,000	\$60,000	\$435,000
2009	\$0	\$0	\$70,000	\$95,000	\$60,000	\$225,000
2010	\$0	\$0	\$70,000	\$0	\$65,000	\$135,000
2011	\$0	\$0	\$75,000	\$0	\$0	\$75,000
2012	\$0	\$0	\$80,000	\$0	\$0	\$80,000
2013	\$0	\$0	\$85,000	\$0	\$0	\$85,000
2014	\$0	\$0	\$90,000	\$0	\$0	\$90,000
2015	\$0	\$0	\$95,000	\$0	\$0	\$95,000
2016	\$0	\$0	\$100,000	\$0	\$0	\$100,000
2017	\$0	\$0	\$105,000	\$0	\$0	\$105,000
2018	\$0	\$0	\$110,000	\$0	\$0	\$110,000
Total	\$655,000	\$740,000	\$1,920,000	\$655,000	\$485,000	\$4,455,000

Corporate Purpose #1: Paving Projects; Library Roof; and Refinance Swimming Pool and Fire Equipment Debt.

Corporate Purpose #2: Paving Projects; Library Roof; Storm Sewer Projects; Old Hospital Project; and Falcon Center Project.

Corporate Purpose #3: Wastewater Treatment Plant Project; Street Project; City Hall Roof and Computers; Housing Rehabilitation Grant Match; Airport Equipment; and Parks and Recreation Restrooms and Equipment.

Corporate Purpose #4: Paving and Street Projects; Storm Sewer Project; Sanitary Sewer Lift Station; Water Project; Pedestrian/Bicycle Bridge; Airport Project; and Police Car.

Corporate Purpose #5: Airport Projects; Pedestrian/Bicycle Bridge; Police Cars; Outdoor Warning Sirens; Sewer Lift Station; and Parks and Recreation Equipment.

Source: City of Independence

Table 27 shows, by issue date, the outstanding principal of urban renewal project debt for the city of Independence. This type of municipal obligation, which is also measured against a city's constitutional debt limit, may also be known as Tax Increment Financing (TIF) debt. In total, the city has obligated \$409,676 from its special taxing district toward three projects.

Table 27. Urban Renewal Debt (Principal Only)

Year Ending June 30,	July 1, 1996	December 24, 1996	October 22, 1998	Annual Total
2002	\$2,245	\$14,433	\$35,000	\$51,678
2003	\$2,386	\$15,226	\$35,000	\$52,612
2004	\$2,535	\$16,064	\$35,000	\$53,599
2005	\$2,693	\$16,947	\$35,000	\$54,640
2006	\$2,862	\$17,879	\$35,000	\$55,741
2007	\$2,543	\$18,863	\$40,000	\$61,406
2008	\$0	\$0	\$40,000	\$40,000
2009	\$0	\$0	\$40,000	\$40,000
Total	\$15,264	\$99,412	\$295,000	\$409,676

July 1, 1996: Business Development and South Ridge Subdivision Project.

December 24, 1996: Business Development and South Ridge Subdivision Paving Project.

October 22, 1998: North Ridge Subdivision Project; Old Hospital Project; and Library

Source: City of Independence

Finally, Table 28 provides additional information, in the form of an approximate debt analysis, regarding the community's financial status. According to Iowa Code, a municipality may debt itself up to five percent of its actual value for General Obligation Bond and Urban Renewal project purposes, which are illustrated in Tables 26 and 27. Currently, the city has \$4,864,676 in General Obligation Bond and Urban Renewal Bond debt, which translates into approximately 48.6 percent of the city's bonding capacity.

Table 28. Debt Analysis

Actual Assessed Valuation, Including Agricultural Land (January 2001)	\$200,354,036
Approximate Bonding Capacity (5% of Actual Assessed Valuation)	\$10,017,701
Outstanding Debt (Tables 26 and 27)	\$4,864,676
Approximate Unused Bonding Capacity	\$5,153,025
Percent Bonding Capacity Used	48.6%
Percent Bonding Capacity Unused	51.4%

PUBLIC FACILITIES

City Hall

City Hall is located at 331 First Street East, which is in the Central Business District of the community. The Mayor’s office and City Council Chambers and City Clerk’s office are located in City Hall. City Hall also houses the Fire Department and Fire Station. The City Administrator, City Clerk and Planning and Zoning Commission and Building Administration are all based in City Hall.

Police, Fire, and Rescue Facilities

Public Safety is provided to the residents of Independence in cooperation with Buchanan County. The city police department has 12 sworn police officers, up to six reserve officers, and an administrative secretary, as well as six squad cars. As noted above, the department shares employees and services with the county, namely for dispatching and incarceration services.

As for fire protection, service is provided from the city station, which is co-located with City Hall. Today, fire protection is provided by 38 highly trained firefighters, including the chief, assistant chiefs, full-time captains, line officers, and safety officers. At this time, three full-time captains are paid employees of the city, while the remainder of the department members are volunteers. The department has equipment including three pumper trucks, a heavy and a light duty rescue vehicle, one tanker, and one grass fire vehicle. In addition, the department has rescue equipment for water, confined spaces, and farm accidents. Other equipment includes individual firefighting gear, gas and carbon monoxide detectors, computers, portable and mobile radios, and a digital camera.

Ambulance service is provided to the community by People’s Memorial Hospital using two ambulances and 14 persons, including three paramedics, ten Emergency Medical Technicians (EMT), and a driver. It is anticipated that all three of these departments will need to perform regular preventative maintenance and updates to equipment, including vehicles and training equipment, in order to continue offering excellent service.

Parks and Recreation

The city of Independence enjoys many park and recreational opportunities. A list of parks and their amenities follows.

Table 29. Independence Parks

Park:	Amenities:
Bathing Beach Park	Boating; Boat Dock and Access to Wapsipinicon River; Fishing; Playground; Shelter; Grilling; Restrooms
First Ward Park	Backstop; Playground; Shelter; Grilling; Restrooms
Freeman Park	Green or Open Space
Fourth Ward Park	Backstop; Basketball and Tennis Courts; Playground; Shelter; Grilling; Restrooms
Teachers Park	Backstop; Basketball Court
Brimmer Park	Park Benches; Restrooms
Veterans Park	Gazebo; Fountain; Memorials; Picnic Tables; Fishing
Third Ward Park	Basketball and Tennis Courts; Playground; Shelter; Grilling; Picnic Tables; Restrooms
Fifth Ward Park	Basketball and Volleyball Courts; Playground; Shelter; Grilling; Picnic Tables; Restrooms
Lions Field	Backstop; Athletic Field
Baseball/Softball Complex	Backstop; Athletic Fields; Grilling; Shelters; Restrooms; Concession Stand
Bridgeview Park	Playground; Fishing
Swimming Pool	Basketball and Tennis Courts; Swimming; Showers; Concession Stand; Restrooms
Jaycee Park	Playground; Sand Volleyball and Tennis Courts; Shelter; Grilling
RV Park	Currently Under Construction; 40 Modern Hook-Ups; Camping
Skate Park	Currently Being Planned

Source: City of Independence

The city maintains Liberty Trail, which runs between Bland Boulevard and West Elementary School. This trail is an all-natural trail and includes two historical bridges. The city has identified three trails that are in various development stages. First, Three Elms Park Trail connects Highway 150, Three Elms Park, and the Baseball/Softball Complex. Second, the Wapsipinicon Trail Head Project Trail is planned as an asphalt or concrete trail that connects Brimmer Park and the Bathing Beach Park. Lastly, the 939 East Trail is anticipated to serve the eastern part of the community by connecting East Elementary School and the central part of the community.

Recreational activities are provided for both adults and young people in the community. According to information provided by the community, there are over 30 adult and nearly 40 youth activities that are available in the community. Activities range from softball, weightlifting, soccer, martial arts, basketball, baseball, swimming and water exercising, tennis, and golf.

The city manages the Falcon Center, which is a recreational and community center located on Highway 150 north. The Falcon Center, which is a relatively new facility, has a gymnasium with six basketball hoops; a weight room; cardiovascular training equipment; two racquetball courts; a game room; two large meeting rooms; and video arcade games.

It should be noted that the Parks and Recreation Department maintains an elaborate Capital Improvements Program for prioritizing projects.

Schools

The Independence School District, which employs 122 teachers, has an enrollment of 1,575 students. The District facilities include three Elementary Schools (East, West, and South in Rowley); a Middle School; and a High School. Currently, the District is addressing declining enrollment and planning for the development of a new high school complex.

Library

According to a recent annual report, the Independence Library offered a variety of services to community residents. Specifically, the library reported that 33,815 persons patronized the library between July 1999 and June 2000. During that same timeframe, the library reported material circulation of 64,825. The number of items in the library was 23,838 books, 120 magazine subscriptions, 15 newspaper subscriptions, 601 videotapes, and 641 audiocassette tapes at the end of the reporting period. In addition to these materials, the library offers children's story time twice per week, summer reading programs, monthly preschool visits, and free internet and basic computer classes.

The Independence Library is open 52 hours per week and is staffed by 7 employees, including a director, assistant director, three library assistants, a page, and a janitor.

Medical Services

Medical services are offered to Independence through a variety of providers. People's Memorial Hospital of Buchanan County, which was originally constructed in 1968 and updated several times since, offers modern medical treatment including emergency, ambulance, helicopter, and weekend and evening service. People's Hospital, which is staffed by five family practice physicians, two surgeons, and several specialists, has 50 acute beds, 59 long-term care beds, and has 12 dialysis stations.

Other health care services are provided through the community's three nursing homes, senior center, medical clinics, and Mental Health Institute. Specifically these services that are offered in the community include optometrists, dentists, a podiatrist, psychologists and psychiatrists at the Mental Health Institute (MHI), and chiropractors.

PUBLIC UTILITIES

Water

Currently, the city of Independence maintains a public water system with over 2,800 connections. The source of the community's water is five local wells that supply three water towers. The total capacity of the towers is 1,050,000 gallons. Typical daily water usage is between 600,000 and 700,000 gallons, which translates into an annual usage of between 220,000,000 and 250,000,000 gallons. The most recent major update to the system was the construction of the third water tower. At this time, no major improvements are foreseen.

Sanitary Sewer

The city's sanitary sewage management system, which is classified as a two-stage Trickling Filter plant, consists of the collection system and treatment ponds that are located outside of the corporate limits. Wastewater is moved to the treatment ponds via an elaborate system of lines with the assistance of two lift stations. The location of the first lift station is south central edge of the community, and the second lift station is located on the eastern edge of the city, immediately north of Highway 939.

The plant is designed to treat a flow of 2.08 million gallons per day, while the current loading of the plant is 1.41 million gallons per day. The plant is designed to treat 6,200 pounds per day of Biological Oxygen Demand (BOD); 3,800 pounds per day of Suspended Solids; and 433 pounds per day of Ammonia. Current loading statistics indicate that the BOD levels is 5,534 pounds per day; the Suspended Solids are averaging 2,352 pounds per day; and Ammonia is 134 pounds per day. It should be noted that the City has retained an engineer for conducting a feasibility study for an anticipated plant improvement project.

Storm Sewer

The city of Independence has recently completed a comprehensive plan to improve storm water planning and guide storm water infrastructure installation. As a part of the study, the City is currently working on a major storm water project in conjunction with Highway 939 reconstruction. This project is designed, through the use of curb, gutter and drainage ditches, to alleviate flooding caused by excessive rainfall.

Within the study, the city has identified several areas that have significant needs. Specifically, the Waskow, O'Brian, North View, Railroad, and Cummings Additions need to be addressed. Further, City staff has indicated that area along Highway 150 South will need to be addressed as the RV Park develops. Likewise, an area along Highway 150 North will have to be addressed if the community develops north of the Falcon Center.

Electricity, Natural Gas, Telephone

Utilities are provided to residents of Independence by a variety of different organizations. Electric service is provided by Independence Light and Power, which is a municipal utility governed by an independent board of directors. Natural gas is provided to the community by MidAmerican Energy, which is a regional utility. Telephone service is provided by Qwest, which was formerly known as U.S. West. Cable television service is jointly offered to residents by the American Telephone and Telegraph (AT&T) Company and Independence Telecommunications.

Solid Waste

Solid waste disposal service is provided to the city of Independence by a private hauler. Specifically, private residences are offered weekly service through a municipal contract with Waste Management, while businesses and industries contract individually for waste disposal services. The city has a weekly residential curbside recycling program, which is also provided by Waste Management. In addition, a recycling drop-off site, which is open 24 hours per day, and a transfer station, which accepts larger waste items, are available to the community.

CIRCULATION AND TRANSPORTATION

Roads and Streets

The city of Independence is located on U.S. Highway 20 and Iowa Highway 150. Highway 20, which is a four-lane divided highway that crosses Iowa, forms the southern boundary of the community. Iowa Highway 150 is a north-south route that currently bisects the community. Iowa Highway 939, which at one time was U.S. Highway 20, bisects the community from east to west and forms the central business district or main street of the community.

It should be noted that the community has discussed a Highway 150 bypass of the community. It should be understood that if a bypass is constructed, it may have both positive and negative effects on the community. On the positive, travelers will be able to avoid the current traffic congestion in the community's downtown area. Conversely, downtown merchants fear that diverting traffic will have an adverse effect on their businesses. Finally, it should be underscored that an alignment of a bypass has not been defined.

Currently, the city has approximately 86 lane miles of streets, of which, 80 percent are constructed of asphalt or concrete. The remaining streets are either seal-coated or are constructed of road rock. The city and state have a maintenance agreement for just over five miles of road.

Air

The city of Independence supports a public airport, which was recently annexed into the corporate limits. According to the 1991 Iowa Aviation System Plan (Iowa Department of Transportation), the Independence Airport is a service level III airport, which indicates that it has statewide significance. In addition the Aviation Plan states that the Independence Airport has a 4,000-foot paved runway.

The airport, which logs approximately 9,500 annual operations, has modern equipment including: Non-Directional Beacon (NDB) Instrument Approach; Global Positioning System (GPS); Automated Weather Observation System (AWOS); and Visual Approach Slope Indicator (VASI) Lighting. Twenty-four airplanes are based in Independence and full service operations including fuel, maintenance, instruction, charter, and rental aircraft are available.

Future projects include a new hangar; relocation of the terminal; boundary fence replacement; runway extension, resurfacing, and lighting; and development of runway taxiways and crossing runways.

Rail

The Canadian National Illinois Central railroad, which bisects the community from east to west, services the city of Independence. Scheduled rail service averages four times per day, however, during peak times, which usually correspond with grain harvest in the fall, there may be as many as eight trains passing through community each day. At this point in time, this service is used exclusively for commodities and freight rather than for passengers. However, rail transportation for passengers has been, and will probably continue to be, discussed between the community and the railroad company.

Transit

Public transit service is available to residents of Independence through the Iowa Northland Regional Transit Commission (RTC). Currently, this open-to-the-public, demand-response service is provided by RTC with the assistance of the Independence Senior Center, within the corporate limits of the city. Said in-town service requires residents to call 24 hours in advance to make reservations. In addition, RTC offers "special" service for transportation outside of the community on a space and driver available basis.

Future transit needs include continuous monitoring of community transportation needs, service funding, vehicle maintenance, and driver retention.

EXISTING LAND USE OF THE COMMUNITY

Existing Land Use Patterns

One of the first steps in projecting future land use of a community is to review the existing land use. This section of the Plan will attempt to describe the existing land uses of the community. In order to simplify the process, we have quartered the community using Iowa Highway 150 running north to south and Iowa Highway 939, or First Street, running east to west through the community to describe existing land uses. This quadrants are shown in Figure 4. The prominent land uses, by quadrant, are listed below.

Northwest Independence

- Wapsipinicon River and its floodplain
- Mill and dam
- Residential uses
- Falcon Center
- Iowa Ham
- Commercial uses along 1st Street and Highway 150
- Industrial uses and rail line

Northeast Independence

- Residential uses
- Courthouse and Jail
- Senior Center
- East Village Nursing Home
- Limited Commercial uses along 1st Street and Highway 150
- Industrial Park and rail line
- Independence Light and Power
- People's Memorial Hospital

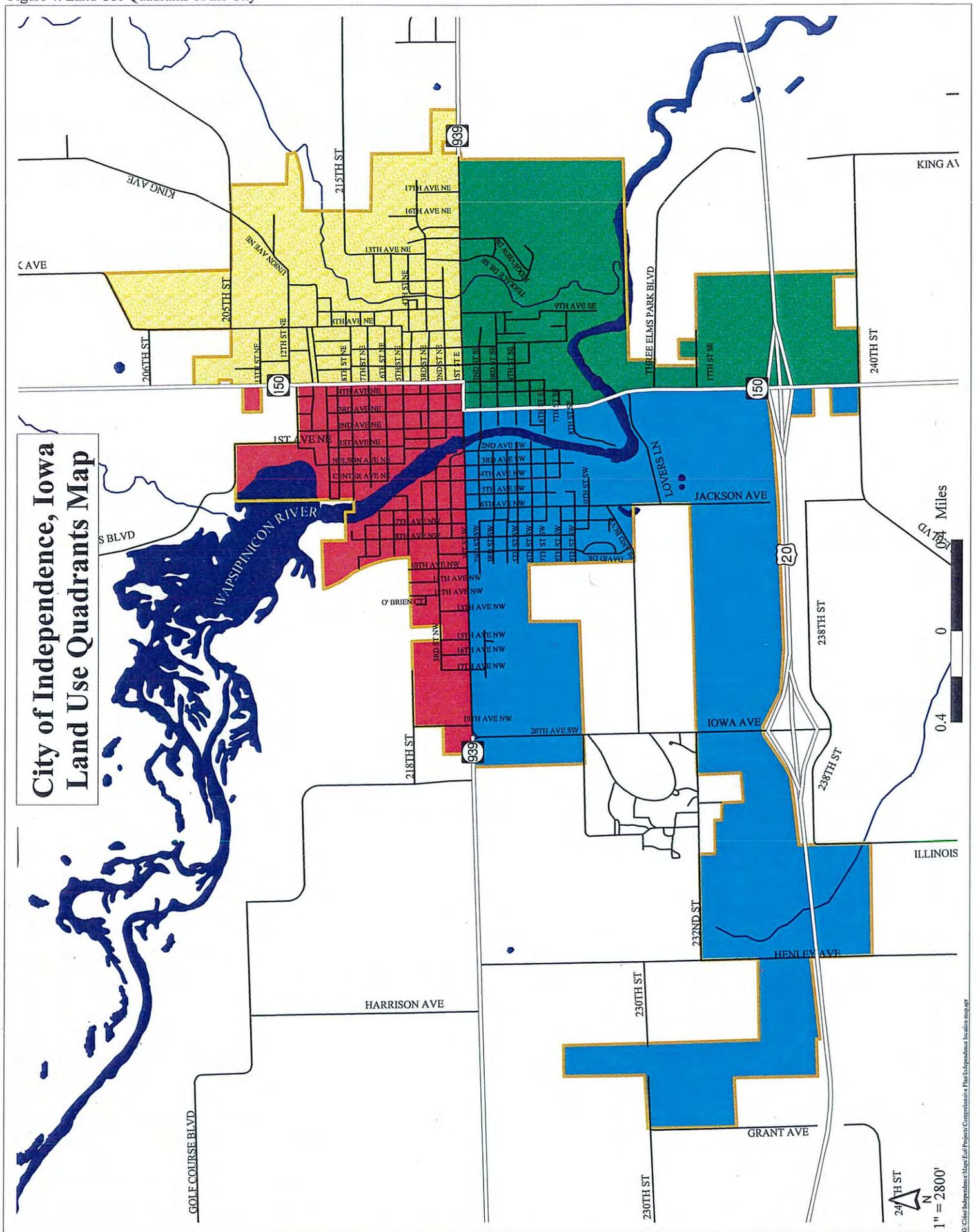
Southeast Independence

- Wapsipinicon River and its floodplain
- Residential uses
- East Elementary School
- High School
- Commercial uses along 1st Street and south along Highway 150 (interchange with Highway 20)
- Industrial uses along south Highway 150
- Three Elms Park
- Baseball/softball diamonds
- Sewage treatment facility

Southwest Independence

- Wapsipinicon River and its floodplain
- Residential uses
- West Elementary School
- Middle School
- Kidsville
- Commercial uses along 1st Street south to western interchange
- Airport

Figure 4: Land Use Quadrants of the City



IMPLEMENTATION

Land Use Goals

Goals, by their very nature, are somewhat generalized and optimistic, yet they should be attainable. Goals should provide direction by which to begin forming specific objectives and policies. The following list represents the land use goals for the city of Independence.

1. The City should promote the public health, welfare, and safety of its residents.
2. The Independence Comprehensive Plan should serve as a guide and basis for making future land use decisions.
3. It is anticipated that community development and growth will continue at a moderate, steady rate that is similar to recent trends. Growth should also be balanced, in terms of use and location, within the community.
4. The community should work to offer a variety of housing opportunities to residents.
5. Land use decisions should be made in accordance with sound planning practices, design, and implementation tools. Sound planning practices include encouraging adjacent development; the avoidance of leapfrog and sprawl development; separation, or mitigation of incompatible land uses within the community; and requiring adequate public facilities and utilities before growth can occur.
6. The community should strive to maintain, and improve whenever possible, the quality of life of its residents.
7. Adequate land and facilities should be reserved for parks, recreational opportunities, and open space within the community.
8. The transportation system should provide efficient circulation of traffic and orderly development of land without compromising the safety of its residents as well as the community's financial stability.
9. Adequate community services such as police, fire, schools, and parks should be provided to meet the needs of the community.
10. The community should work to ensure that adequate transportation, water, sewer, and storm sewer infrastructure is made available to residents.
11. Clean, non-polluting businesses and industries should be encouraged to expand or locate in the community.
12. The economic viability and image of the central business district (1st Street) should continue to be maintained.
13. The City should encourage appropriate density and development of land such that overcrowding does not occur.
14. The City should promote the conservation of energy resources.
15. The City should protect and preserve, whenever possible, its natural resources and environmentally sensitive areas such as prime agricultural soils, forestland, wetlands, and floodplains.
16. The City should protect scenic and historic resources wherever feasible.
17. The City should work collaboratively with other levels of government, including state and federal agencies. Likewise, the City should work with neighboring jurisdictions, in the interests of all involved, to find workable solutions to challenges that may arise.
18. The City should promote public involvement in the planning process. Specifically, the community should support public input into the adoption and amendment of this Plan, the city's zoning and subdivision ordinances, and/or other growth management tools.

19. The City shall strive to understand that Highways 20 and 150 have a dramatic impact on the land use pattern of the community.
20. The City shall work to retain existing businesses and industries in the community, as well as foster their growth whenever possible.
21. The City shall work to attract businesses and industries to Independence.

Land Use Policies

In addition to the above-stated goals, it is important for a community to adopt general policies or objectives regarding its physical development. These policies are not meant to replace goals, but rather they should provide additional guidance for the community when implementing the goals of its Plan. Policies typically address more specific concerns of the community and are more procedural in nature than goals. Policies represent an official course of action or implementation strategy, with regard to this Plan, that is adopted by the Planning and Zoning Commission and City Council. We should note these policies may be implemented only after considerable involvement of appointed commissions, special interest groups, and/or private citizens.

The following statements are basic elements of a suggested development policy for the city of Independence.

1. The Independence Comprehensive Plan is to be considered a flexible guide in the land use decision-making process, rather than a rigid blueprint for development. The Plan will be continually reviewed and amended to meet conditions and needs of the residents of Independence. Nonetheless, proposed amendments to the Plan must be an improvement over the prior Plan and not merely a change to accommodate special interests.
2. Any change in zoning, subdivision practice, or other development approved by the City Council should be consistent with the Plan.
3. Aesthetics and sound design practices shall be important factors in evaluating individual development proposals, however, these factors will not be the sole determinants leading to approval or rejection of proposed projects.
4. Municipal development regulations, guidelines and policies shall be uniformly, efficiently, and properly administered by trained city personnel or city consultants.
5. The Plan will be continuously used as a framework for making decisions and all development proposals will be checked for conformance. A development proposal contrary to the Plan will be recommended only when it is demonstrated that the proposal constitutes an improvement to the Plan and that it is consistent with the Plan's general intent and purpose.
6. Whenever feasible, community development plans should be coordinated with those of adjacent communities, agencies, and/or overlapping jurisdictions. Examples of these include: Buchanan County; Independence School District; the Iowa Departments of Transportation, Economic Development, and Natural Resources; Natural Resources Conservation Service; and other parties with similarly vested interests. All plans should make note of the complex, interconnected, and area-wide effects of seemingly simple development decisions.
7. Each proposal for development must be considered in relation to:
 - Public health, welfare, and safety factors,
 - Impacts on adjacent property,
 - Density and/or the intensity of the proposed use,
 - Traffic generation and flow patterns,
 - Infrastructure demands of the proposed use,
 - Availability of services,
 - Surrounding land uses,
 - Impact on environmentally sensitive areas,
 - Landscaping, general design, and aesthetic considerations, and
 - Other factors affecting the general intent and purpose of the Plan.
8. Citizen involvement and participation in the planning process will continue to be encouraged by keeping the public informed about development proposals and their possible effects and by allowing sufficient time and notice for alternatives and suggestions.
9. Preservation of any sites of scenic or historical interest shall be encouraged.

10. Continuous efforts will be made to evaluate community boundaries, varying levels of governmental responsibility and better means of public administration.
11. Use of a sound annexation policy, such as the following, shall be encouraged. Annexation, which is the addition of territory or land area to a community, should only be considered if the factors defined in Policy #7 above are satisfied.

Annexation proposals should be carefully considered prior to approval. Specifically, the city should review the costs, primarily those associated with providing service, of each annexation. Speculative residential land developments that seek to avoid county land use and zoning requirements do not necessarily make for compatible land use patterns and sound land use planning. Any annexation, whether voluntary or involuntary, should be evaluated with respect to the Independence Comprehensive Plan, the Independence Municipal Code, the Code of Iowa, as well as with the policies of the city. Annexations of land should also follow the tenants of logical, responsible city development practices, such as scheduling and providing services to meet the needs of the residents in the newly annexed area.

12. Continued enforcement of the zoning, subdivision, and building ordinances. These documents are typically the primary implementation tools for a community's Comprehensive Plan. It should be noted that these tools, like the Comprehensive Plan, should be reviewed and updated as the community and/or state and federal regulations may require. A brief description of each type of ordinance follows.

Zoning, in the form of written text and a map, may be defined as a police power where the community is divided into districts where each district has distinct regulations pertaining to height, bulk, area, use of building and land, and density are defined. This legal tool provides a means of regulation over private property for the purpose of maintaining health, safety, and general welfare of the entire community. As an implementation tool of the Comprehensive Plan, the primary objective of applying a zoning ordinance to a community is to work toward realizing a community's plan. The Code of Iowa specifically states that zoning regulations shall be in accordance with a community Comprehensive Plan. Typically, zoning is not concerned with land ownership, architectural design, or building materials. In addition, zoning is usually more concerned with the development of private property rather than public property.

Subdivision regulations are also a police power that communities may use to implement their Comprehensive Plan. A subdivision ordinance establishes land division procedures and infrastructure standards for proposed developments in the community. In addition, the Code of Iowa allows cities the opportunity to review and exercise authority over subdivisions proposed within two (2) miles of their corporate boundaries. A sound subdivision ordinance will ensure adequate lot areas, proper utility connections and street configurations, as well as establish review and approval procedures for proposed plats.

A building code specifies the standards by which structures and building are constructed in the community. In addition to the building code, the city of Independence has adopted and enforces codes related to mechanical, plumbing, and electrical components related to construction.

13. The City shall consider developing a Capital Improvements Program (CIP) for the community. This multi-year program will tie plans to the municipal budget. Further, the CIP will help prioritize municipal projects and identify funding as well as schedule timelines for project completion.
14. The City shall continue implementation of its Hazard Mitigation Plan and enforcement of the community's floodplain ordinance. Currently, the city is a participant in the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), and in the interest of the community, the city should continue to participate in the program. It should be noted that a floodplain ordinance is a type of zoning commonly referred to as an overlay district. Like zoning, the floodplain ordinance consists of written text and map where regulations are applied to the area(s) defined on the map.
15. The city will continue to implement flood protection measures for its residents, including the buyout program of properties that are prone to flooding.

16. The city of Independence has outlined its economic development strategy in several documents including its Housing Needs Assessment and Community Builder Plan. In essence, the city hopes to capitalize on several assets. Specifically, the city desires to take advantage of being a regional retail and employment center as well as its proximity to U.S. Highways 20 and Iowa Highway 150. In short, the community sees an opportunity to market itself as a regional center with access to business and industry, transportation and public works infrastructure, and quality of life factors such as quality education, recreation, and tourism opportunities. As for economic development strategy, the community is working with existing employers to maintain and expand their businesses. In addition, the community is focusing on encouraging compatible, related or spin-off businesses and industries to develop in Independence.
17. The municipal budget is another implementation tool of the city's Comprehensive Land Use Plan. The way in which a community allocates its funds, specifically in terms of staffing, may directly affect the dedication the community has toward Plan implementation. Staffing the role of administrator or enforcement official is very important because it assigns Plan implementation to someone and/or some department. By doing so, implementation of municipal regulations and plans may have a better chance of being consistently and evenhandedly enforced.
18. Utilize existing development tools and agencies that are available to the city. Specifically, the city has used the Iowa Department of Economic Development's Community Development Block Grant, Housing Rehabilitation, Community Economic Betterment Account, and Economic Development Set Aside programs to help the community. In addition, the city has utilized the Iowa Department of Transportation's Revitalize Iowa's Sound Economy (RISE) program as well as adopted Tax Increment Financing (TIF) to help foster development in the community. Other agencies that offer services to the city include Operation Threshold, Buchanan County Economic Development, and the Iowa Northland Regional Council of Governments (INRCOG).
19. The city of Independence should continue to support infill development in the community, whenever possible. Infill development, by definition, is development that occurs on existing lots that does not typically require extensions of municipal water, sewer, and streets, and therefore is significantly less expensive to service. Because it does not require large tracts of vacant land to be subdivided, valuable agricultural land and other environmental and natural resources can be preserved. Incidentally, this type of development may also help encourage neighboring property owners to improve their own property.
20. The city should encourage development of a planning and feasibility study regarding a Highway 150 Bypass. Although this study was previously funded, the Iowa Department of Transportation halted transportation planning studies statewide because of budgetary constraints. However, the city should reconsider the merits of a study should the state allow for it in the future.
21. The city shall encourage housing development in the community. Specifically, the city hopes to encourage different housing types including single-family detached, multiple family, condominium, and townhouses in the community according to future community needs. Residential development shall be encouraged in appropriate areas, as designated on the city's Future Land Use Map.
22. The city will foster commercial development in areas so designated on the Future Land Use Map. Any proposed commercial development, in terms of size or scale, shall also be governed by the city's zoning ordinance.
23. The city will encourage development of industrial uses within the city. In an effort to do so, the city will use its existing economic development tools, as well as any future tools that the city may approve, to support industry retention, expansion, and attraction.

Future Growth and Development

For the purposes of developing a future land use map for the city of Independence, several types of classifications have been utilized to define community land use categories. These categories illustrated below, together with Figure 5, do not justify or insure specific site plan, zoning, subdivision, and/or building code approval. Rather, this information is meant to provide a general understanding of the growth and development that is anticipated in the city. However, this policy should provide developers with some level of predictability in the municipal planning process. It must be underscored that the future land use classifications were determined through numerous open-to-the-public Planning and Zoning Commission work-sessions. Questions regarding specific ordinance definitions and regulations should be directed to the appropriate section of the municipal code. The proposed categories include:

Infill, Land Reuse and Redevelopment

This use includes the development of areas within the city that may or may not be currently developed, but may currently be subdivided and serviced by municipal infrastructure. This area, which may be referred to as the “built area” of the city, is very limited in the community at this time. Further, the city encourages the reuse, redevelopment, or recycling of land in the community so as to minimize urban sprawl whenever possible.

Agricultural and Open Spaces Uses

Agriculture shall be defined as the act of using land for the purpose of planting, growing, and harvesting crops and/or animals. This definition shall also include vacant, pasture, wooded, and environmentally sensitive areas, such as wetlands and floodplains.

Low Density Residential Uses

For the purposes of this Plan, Low Density Residential uses are defined as residential uses that exist or are planned at a density of less than, or equal to, six housing units per acre. Typically, this will include one and two family residential units. Residential density, for the purposes of this Plan, shall be calculated using street and public uses for vacant or newly developing areas. For situations of infill development, street and public use area shall be excluded.

Medium to High Density Residential Uses

Medium to High Density Residential uses shall be defined as residential uses that exist or are planned at a density of greater than six housing units per acre.

Mixed Uses

Uses that are encouraged in this type of designation include Residential Uses, Professional Office Commercial, churches, parks and schools.

Commercial Uses

Commercial uses shall be those general uses that involve the retail sale of goods and/or services to the public for the purpose of a profit. Commercial uses may include those that require large tracts of land as well as those that are very isolated uses.

Central Business District (CBD) Commercial Uses. As is the case with “Commercial” uses, CBD Commercial uses involve the retail sale of goods and/or services for the purpose of a profit. However, CBD Commercial uses are typically stand-alone uses that are clustered in the geographic area identified as the First Street corridor between West School and City Hall.

Professional Offices Uses. Professional Office Commercial uses, which are also “Commercial” uses, are businesses that provide a specialized service such as an attorney, accountant, insurance, dentist, doctor or funeral home. While many commercial uses may create concerns regarding traffic, noise, and dust, these uses

typically have a minimal impact on a neighborhood. These uses are commonly accepted by many communities as allowed uses in either Residential or Commercial areas of a community.

Highway Commercial Uses. These uses include commercial developments on larger lot sizes with increased parking accommodations. Highway Commercial uses may include regional shopping centers, "big box" retail stores, hotels and motels, and vehicle sales facilities.

Industrial Uses

Industrial uses are intensive and generally involve production, manufacturing, and/or assembly functions. These uses, if placed next to an incompatible use such as residences, may have a dramatic effect on surrounding properties because of their traffic, hours of operation, noise, smell, or dust.

State of Iowa

The Mental Health Institute (MHI), which owned by the State of Iowa, is located immediately west of Independence.

Potential Annexation Area

Area that is immediately adjacent to the city that may be annexed during the life of this Plan is also shown on Figure 5. In general this area is in the southern part of the community along U.S. Highway 20

Summary

Comparing the future land use of a community to national averages is a popular means of measuring a city's development potential. As a means of comparison, this Plan includes data regarding community land use ratios. The ratios in Table 30 represent future land use percentages from the city of Independence and the responses to a city land use survey conducted by the Planners Advisory Service (PAS). While Table 30 appears to indicate that Independence exceeds the PAS averages for each of the four land use categories shown, in actuality, "public" uses are included in the other land use classification percentages for the city. In other words, the residential, commercial, and industrial percentages are inflated because they include public uses such as schools, parks, churches, utilities, street rights-of-way, and other similar uses.

Please note that every community is different, and the information provided in the PAS Report averages data from many communities. And as such, appropriate ratios for the city of Independence should ultimately be determined by the community itself rather than be taken from a survey. The figures presented in the PAS Report are not intended to be land use models, and Independence should view them only as comparable percentages. Incidentally, because the land use ratios were calculated as a percentage of developed land, those areas classified as agricultural or vacant uses were not included.

Table 30. Future Land Use Ratios

Land Use Classification	Future Acres in City	Percent of City	1992 PAS Report Survey Averages
Residential	1,464	58.1%	52%
Commercial	652	25.9%	10%
Industrial	403	16.0%	7%
Public	N/A	N/A	31% ¹
Non-Agricultural Subtotal	2,519 (75.5%)	100.0%	100.0%
Agricultural	815 (24.5%)	Excluded	Excluded
Total	3,334 (100.0%)	100.0%	100.0%

N/A-Not Applicable

¹ Includes: institutional (schools, hospitals, colleges), police, fire, city hall, churches, parks and recreational, transportation, and utility land uses

Sources: City of Independence and Bringing Land-Use Ratios Into the 90s; Christopher Harris; Planners Advisory Service (PAS) Report, August 1992

Land Use Compatibility with Buchanan County

Buchanan County in its 1981 Comprehensive Plan espouses to preserve prime agricultural land, which includes a majority of land area in the county, for continued food and fiber production. Further, the Plan recognizes the rural character of Buchanan County and seeks to maintain these values. The County Plan has five overriding land use goals and eight areas of objective and policy development. Areas that were given consideration when the goals were being developed include:

1. Agricultural land uses.
2. Rural residential land uses.
3. Suburban and urban residential land uses.
4. Commercial and industrial land uses.
5. Transportation land uses.
6. Protection of critical natural resource areas.
7. Preservation of private property rights.
8. Environmental quality.

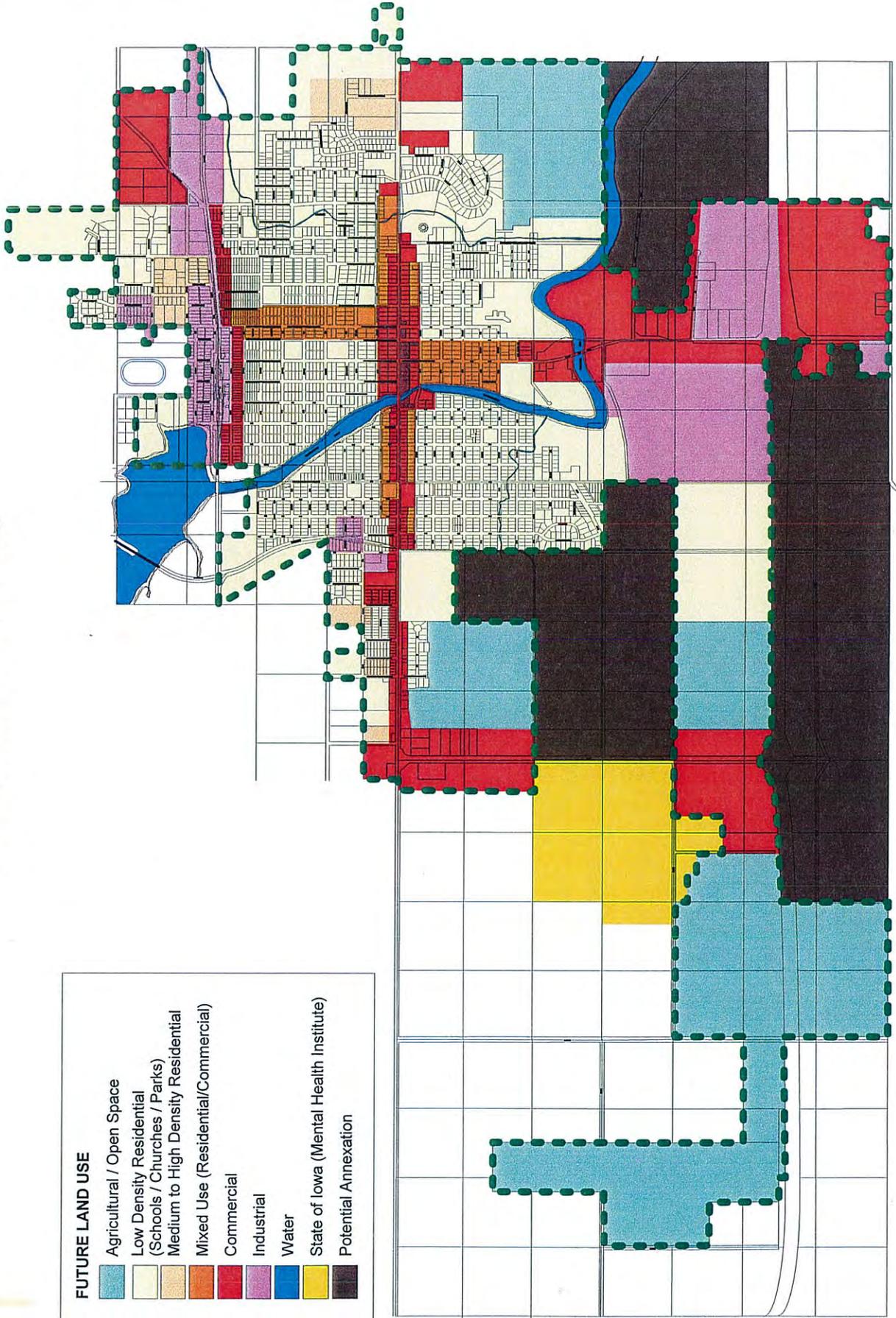
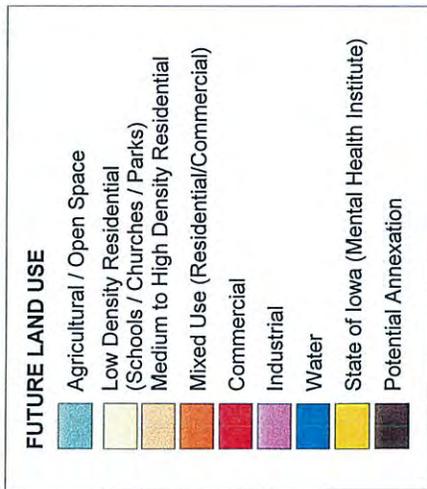
The following is a generalized summary of the objectives and policies defined within the County Plan.

1. Utilizing the county soil survey to preserve highly productive agricultural soils by protecting them from development. In addition, large lot zoning is to be used to discourage development in the unincorporated areas of the County.
2. Protecting environmentally sensitive areas such as the Wapsipinicon River, wooded areas, wetlands, floodplains, greenbelts, areas of steep slopes, and sites having poor soils.
3. Separating incompatible land uses, primarily agricultural and residential uses.
4. Encouraging urban and suburban uses to develop within the incorporated cities of the County where services are more readily available.
5. Providing a variety of housing types in the County, particularly in existing subdivisions.
6. Maintaining, improving, and taking advantage of existing transportation corridors.
7. Recognizing the significance of private property rights.
8. Considering the importance of air, land, and water quality in land use decision-making processes in order to protect public health, safety, and welfare of the County's residents.

As written, the Buchanan County Comprehensive Plan appears to work with municipal plans, including this update to the Independence Comprehensive Plan, to direct growth and development to areas that are capable of supporting it. The County Plan attempts to steer proposed urban uses to areas within the incorporated cities as a means of protecting the County's valuable agricultural soils. The County Plan also seeks to have urban uses develop in the cities because of their need for services and potential conflict with agricultural uses, which predominate the unincorporated areas of Buchanan County.

Figure 5: Future Land Use Map

City of Independence, Iowa Future Land Use Map



AMENDMENT OF THE PLAN

The City Council of Independence may, from time-to-time, want to amend this Plan, including any and/or all maps and illustrations. In order to do so, first the Independence Planning and Zoning Commission shall consider the proposed amendment and conduct a properly noticed public hearing. The Planning and Zoning Commission shall make a recommendation on the proposed amendment, after the public hearing, and send it to the City Council for consideration. The Planning and Zoning Commission is free to make suggestions pertaining to the proposed amendment to the City Council. After receiving recommendation from the Planning and Zoning Commission, the City Council shall also hold a properly noticed public hearing on the proposed amendment. After their public hearing, the City Council is free to make the final decision, including alterations to the amendment, prior to adoption of any amendment. The City Council shall adopt amendments to this Plan by resolution after a simple majority vote of the Council.