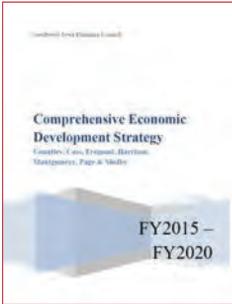


Southwest Iowa  
Planning Council



July 1, 2014 to June 30, 2015  
Annual Report

# Southwest Iowa Planning Council Fiscal Year 2015 Annual Report



## Table of Contents

Introduction	1
Business RLF	4
Planning	5
Transportation	9
Housing	12
Financials	16
Policy Council	19
Staff	20
Drivers	21



2015 marks the 40th year that Southwest Iowa Planning Council has served the region. Over 40 years SWIPCO has evolved and our services have grown and changed over time. In 1975, the founding board prioritized regional approaches to common problems, including transportation, infrastructure, and economic development. Forty years on SWIPCO is more involved and relevant than ever, partnering with dozens of state and federal agencies each year and working hard for our member communities in Cass, Fremont, Harrison, Montgomery, Mills, Page, Pottawattamie, and Shelby Counties.

Since our founding in 1975, SWIPCO has:

- Secured over \$80,000,000 in grant funds for water and wastewater infrastructure projects, that has built more than \$240,000,000 in improvements.
- Written over 200 plans, ranging from multi-county transportation plans to plans for small city parks.
- Written (or in some cases re-written), 117 code of ordinance books, which have helped our communities with everything from commercial tax abatement to nuisance dogs.
- Provided over 5,000,000 public transit rides.
- Rehabilitated 1,201 homes, built 15 new homes outright, and helped more than 150 low to moderate income homebuyers purchase their first home.

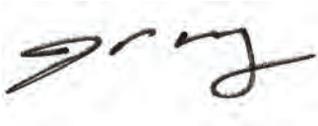
- In just six years of existence, our business revolving loan fund has directly created 82 jobs.

These, and countless other small projects, represent an incredible value and return on investment for the SWIPCO members. SWIPCO members currently collectively pay approximately \$76,000 a year in membership dues. Since 1975, the cumulative dues paid amount to about \$1,800,000, which is a significant sum. These have been local funds well invested. In grants for water and sewer infrastructure alone, this represents a return on investment of \$44 in grant funds brought into the region to every \$1 contributed in dues to SWIPCO. When public transit and housing are taken into account, the return on investment is over \$120 to \$1. This figure includes only direct funding and does not take into account the multiplying effects these projects and services have had across the local economy.

Over the course of 40 years, the question has been asked- “Do we need SWIPCO?” This is a question worth asking. Today, as we see both state and federal budgets being squeezed, but the need for services increasing, and the cost of those services seemingly only going up, SWIPCO clearly provides valuable services. Whether it is providing staff for a city during a time of transition, helping individuals with disabilities get to jobs in the community, or helping an el-

derly couple stay in their home by installing a wheelchair ramp, SWIPCO is there, and will be there for many more years to come.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "J.P. McCurdy", is centered on the page. The signature is written in a cursive style with a large, stylized initial "J".

John P. McCurdy, AICP

Executive Director

The SWIPCO Business Revolving Loan Fund made one new loan in 2015 and continued to service 12 others. The new loan was for \$20,500 for a food truck business in Page County. This loan will help create or retain four jobs within the next five years as well as provide a valuable service in the area.

The Business Revolving Loan Fund was created in 2009. In six years 20 loans have been made for over \$850,000 to area businesses and created or retained 82 jobs in southwest Iowa. The RLF has leveraged over \$2 million in owner and private funding in partnership with the program. This is a ratio of \$1 RLF funding to \$2.40 private funding, or 25% of the total amount. The funding has been used for fixed assets (73%), startup costs (16%), and working capital (11%).



As always, the planning department assisted in a multitude of projects in FY15. The staff worked with over 30 communities through the year including assisting 11 communities in writing 18 grant applications; to date 13 have been awarded for over \$1 million. Staff also assisted in the management of eight water/wastewater projects, a downtown revitalization project, and seven zoning ordinance and Code of Ordinances updates. Staff worked closely with cities and engineers on existing projects as well, and were able to close out three in FY15.

In addition, SWIPCO worked on three hazard mitigation plans and two urban revitalization plans. SWIPCO worked with six communities providing budgeting assistance, which includes fiscal year budget preparation and review, financial management, and new clerk/council assistance.

In June, the SWIPCO Policy Board adopted the updated Comprehensive Economic Development Strategy (CEDS). The CEDS examines the SWIPCO Economic Development District (EDD):



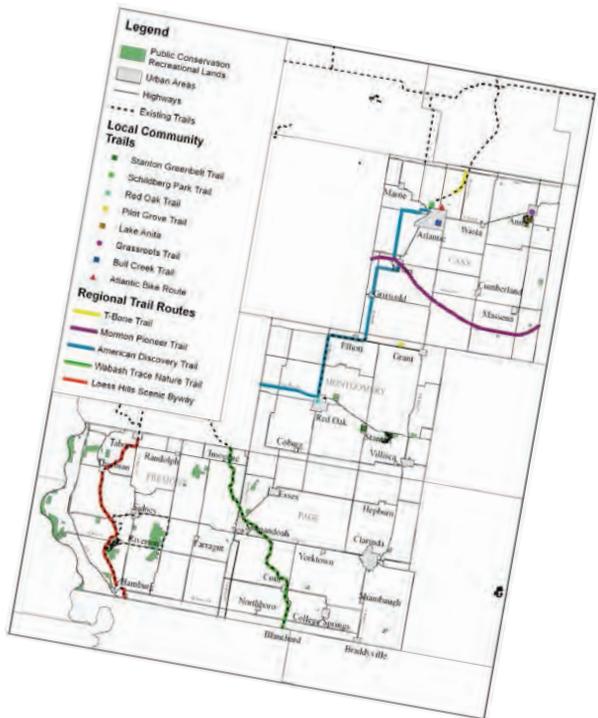
Cass, Fremont, Harrison, Montgomery, Page, and Shelby counties, to identify regional issues and potential solutions. The CEDS Committee used this information to determine the priorities for SWIPCO to ensure needs are met for our member communities. This document will help guide our planning activities over the next five years.



The SWIPCO planning department also manages Regional Planning Affiliate 13 (RPA-13), the transportation planning region designated through the Iowa Department of Transportation for Cass, Fremont, Montgomery, and Page counties. This group is responsible for development of regional transportation plans, transportation infrastructure investments, and managing the Regional Transportation Alternatives Program.

In FY15 three Transportation Alternatives Program (TAP) grants were awarded for transportation related projects. \$248,331 in grant funds were given to the cities of Atlantic, Red Oak, and Tabor to complete trails projects and a safe routes to school project. Factoring in local match these projects invest \$330,413 in the local transportation infrastructure.

The Long Range Transportation Plan (LRTP) was updated and adopted in FY15. This plan outlines the transportation goals and activities for the



four-county region for the next five years. These goals include keeping costs reasonable by promoting efficiency and emphasizing the preservation of the existing transportation system; protect and enhance the environment, promote energy conservation, and improve the quality of life; increase safety and security by emphasizing safety improvements in all modes of transportation; enhance and integrate transportation systems across the region and state for business; and maximize accessibility and mobility for people and businesses.

Southwest Iowa Transit Agency remained an invaluable service in FY15. In addition to the services SWITA has provided in the past, several new services were added as well. These include a partnership with Bluffs Cab in Council Bluffs to provide seven-day-a-week and after hours community work transportation for Crossroads of Western Iowa clients.



SWITA also expanded transportation tailored to youth in Glenwood, as well as the summer bus service, a service that was previously only available in Atlantic. SWITA intends to continue to expand this program to other cities in the future.

SWITA also provided public excursions that provided transportation to the Avoca Aquatic Center, Walnut Splash Pad, and the Henry Doorly Zoo for a reasonable per person cost. We also provided transportation weekly from the city of Anita to the Atlantic City Pool with the same program.



Total rides for the year were down 6%, but still strong at 367,257. A portion of this overall decline was the discontinuation of a temporary shuttle service at the Cass County Memorial Hospital during construction. Our rides include medical trips, school rides for preschoolers through college students, and rides to work.



SWITA celebrated Ride Transit Week June 15-19 with mayoral proclamations as well as free taxi rides in each of the cities SWITA provides taxi service one day during the week. A coloring contest was held for children in Atlantic with winners in two age groups. The week finished with an open house of the transit facilities with fun activities for children.

In our ongoing effort to continue to maintain the quality of vehicles, SWITA purchased four new light duty buses as well as two minivans and a large bus in FY 15. With the addition of these vehicles and the disposal of six buses, SWITA currently maintains a fleet of 72 vehicles.

The most valuable asset of SWITA continues to be the dedicated drivers. Currently SWITA employs 57 drivers in our eight counties, and that number is growing to try to accommodate need. Five of these drivers were recognized as Outstanding Drivers at our semi-annual driver meeting in April; JB Butler, Virgil Koontz, Jack Lang, Betty McFarland, and Max Smelser. One driver, Larry Anderson of Montgomery County, was recognized as Driver of the Year for his excellent customer service, demonstrated professionalism, and dependability.



The SWIPCO housing department and the Southwest Iowa Housing Trust Fund (SWIHTF) had a successful year. During FY 15, SWIPCO completed projects on 126 housing units totaling over \$5.3 million in construction or homeownership assistance costs. This is an increase of \$2.5 million over FY 2014 on funds invested through SWIPCO on housing in southwest Iowa.

One of the largest services SWIPCO provides is repair and rehabilitation of owner-occupied, low to moderate income housing units. SWIPCO completed repairs on 74 units at a cost of over \$1.2 million. Funding for these projects came from a variety of sources including Community Development Block Grants, State Housing Trust Fund, Federal Home Loan Bank, and



SWIHTF Revolving Loan Funds. The Community Development Block Grants (CDBG) included six projects in the cities of Anita, Atlantic, Harlan, Logan, Malvern, Missouri Valley, and Sidney. SWIPCO was also

awarded two new projects in the cities of Elk Horn and Red Oak in FY15. SWIHTF received \$350,669 from the State Housing Trust Fund through Iowa Finance Authority including \$225,269 for repair of owner-occupied housing. SWIPCO



received \$420,000 from Federal Home Loan Bank for the repair of 75 units. This program is available throughout the SWIHTF region. In addition, SWIPCO is administering three smaller projects in the cities of Atlantic, Red Oak, and Shenandoah for \$112,000 to repair 20 units in each community.

SWIPCO also continues to administer projects from the 2008 flood disaster recovery programs. Ongoing projects include Single Family New Construction and Multi-Family New Construction. New single

family homes were sold in the city of Avoca, with another home for sale in the city of Pacific Junction. The program also provides 25% down payment assistance to income eligible homebuyers. The Multi-Family New Construction program provided funding for contractors to build new multi-family complexes. In FY15, SWIPCO managed the construction to expand two assisted living facilities in the cities of Woodbine and Missouri Valley adding 24 units.



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Another popular program continues to be the Homeownership Program for eligible homebuyers. With funds from the State Housing Trust Fund, SWIHTF awarded over \$115,000 in FY15 to help purchase 27 homes. The program can provide down pay-

ments up to 7% of the purchase price of the home. The first \$4,000 is forgivable, while any additional amount is a 1% interest loan. Loan payments received from this program are placed back into a revolving loan so that the program will continue to build and serve eligible homebuyers.



SWIHTF also manages a demolition program for local communities to remove dilapidated housing. This program can fund 50% of the cost of asbestos

inspections, asbestos abatement, and demolition of city owned, dilapidated housing units. The remaining 50% is paid by the city. In FY15, SWIHTF assisted in the demolition of 7 dilapidated housing units at a cost of \$98,399.

In addition to the construction work, SWIHTF also provides inspection services for our communities including inspection of dangerous and dilapidated buildings. This inspection provides cities with a report on whether or not a building is structurally safe for occupancy. The report can assist a city in the condemnation process. In FY15, inspections were completed in the cities of Anita, Cumberland, Shenandoah, and Tabor.

In FY15 SWIHTF began working with the Council Bluffs Housing Trust Fund (CBHTF) to assist with the administration of their local housing trust fund. In FY15, CBHTF was awarded \$180,234. Those funds are then awarded to Council Bluffs agencies for various repair, new construction, and homeowner-ship assistance programs.

SWIPCO has also been working closely with the city of Red Oak to adopt building codes and a property maintenance code and rental permitting process. The permit process ensures that rental properties are inspected to protect the health and safety of renters in the community. The building code also requires inspections by SWIPCO for new construction, as well as major rehabilitations or additions again to ensure that the construction is safe and up to code.

In addition, SWIPCO has also started working with the USDA on the 502 Direct Loan Program. The program provides USDA funding for homebuyers that do not qualify for conventional financing because of no down payment, poor credit, etc. SWIPCO will act as a loan packager and will complete the pre-qualification process for USDA.

The financial position of SWIPCO is strong, and has come a long way from the first financials, published in 1977 (below).

1976 - 1977

SWIPCO FINANCIAL REPORT

INCOME

From Local Governments -----	\$ 12,227.21
From Housing & Urban Development -----	13,605.31
From Dept. of Transportation -----	1,845.45
From Comprehensive Employment Training Act (CETA) ----	18,261.66
Other Sources (i.e. for copies, etc.) -----	11.25
TOTAL INCOME -----	\$ 45,950.88

EXPENSES

	<u>For Salaries</u>	<u>For Expenses</u>	<u>Total</u>
HUD	\$ 7,069.46	\$ 6,537.87	\$ 13,607.32
Local Match	3,534.73	3,268.94	6,803.67
DOT	1,552.63	292.82	1,913.59
Local Match	360.96	100.40	393.22
CETA	16,179.46	2,082.46	18,261.66
TOTAL	\$ 28,697.24	\$ 12,282.49	\$ 40,979.73

These figures are income and expenses from July 1, 1976 through June 30, 1977. Our contract runs to August 31, 1977.

## SWIPCO/SWITA/SWIHTF FY 15 Revenues and Expenses

REVENUES	\$	%
TRANSPORTATION CONTRACTS	1,369,918	33%
US DEPT OF TRANSPORTATION	1,307,079	31%
IOWA DEPT OF TRANSPORTATION	530,088	13%
PLANNING CONTRACTS	392,654	9%
PUBLIC FARES	284,672	7%
HOUSING GRANT/CONTRACTS	130,762	3%
CITY COUNTY TRANSIT SUPPORT	76,000	2%
MEMBERSHIP DUES	75,955	2%
MISCELLANEOUS	13,909	2%
TOTALS	4,181,036	100%

EXPENSES	\$	%
SALARIES & FRINGE	2,093,076	56%
MAINTENANCE & DEPRECIATION	974,860	26%
INSURANCE	170,586	5%
TAXI SUPPORT	125,795	3%
SUPPLIES	106,942	3%
BUILDING	106,788	3%
TRAVEL & TRAINING	60,078	2%
PROFESSIONAL FEES	54,677	1%
ADVERTISEMENT	26,513	1%
GRAND TOTAL	3,719,313	100%

## 2014\* STATEMENT OF FINANCIAL POSITION

INCLUDES SWIPCO, SWITA, &amp; SWIHTF

## ASSETS

CURRENT ASSETS	
CASH	\$ 1,272,541
ACCOUNTS RECEIVABLE	1,805,825
GRANTS RECEIVABLE	178,592
PREPAID EXPENSES	225,016
TOTAL CURRENT ASSETS	3,481,974
DESIGNATED & RESTRICTED ASSETS	
INTERNALLY DESIGNATED ASSETS	544,289
RESTRICTED ASSETS	613,230
	1,157,519
CAPITAL ASSETS	
DEPRECIABLE CAPITAL ASSETS, NET	2,138,566
NON-DEPRECIABLE CAPITAL ASSETS	54,975
	2,193,541
TOTAL ASSETS	\$ 6,833,034
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND NET POSITION	
CURRENT LIABILITIES	
ACCOUNTS PAYABLE	\$ 873,323
ACCRUED EMPLOYEE COMPENSATION	120,053
TOTAL CURRENT LIABILITIES	993,376
DEFERRED INFLOWS OF RESOURCES	
DEFERRED GRANT REVENUE	177,678
NET POSITION	
INVESTED IN CAPITAL ASSETS, NET OF RELATED DEBT	2,174,232
RESTRICTED- EXPENDABLE	613,230
UNRESTRICTED	2,874,518
TOTAL NET POSITION	5,661,980
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND NET POSITION	\$ 6,833,034

\*MOST RECENT AUDITED FINANCIALS

Frank Waters*	Cass	2009
Dave Jones*	Cass	2010
Cara Morgan	Fremont	2011
Brian Kingsolver	Fremont	2011
Gaylord Pitt	Harrison	2009
Sherman Struble*	Harrison	2003
Richard Crouch	Mills	2003
Donna Robinson*	Montgomery	2009
Brad Wright	Montgomery	2002
James Richardson	Page	1999
Pam Herzberg	Page	2015
Lynn Grobe	Pottawattamie	2009
Charles Parkhurst	Shelby	2013
Terry Arentson	Shelby	2008
Mike Kolbe*	At-Large Member	2008
Don Kearney	At-Large Member	2014
Paul Griffen	At-Large Member	2014

\* Denotes Executive Committee

John McCurdy, AICP	Executive Director	2006
Crystal Cappel	Finance Director	2008
Courtney Harter	Community Development Director	2010
Mark Lander	Transit Director	2014
Jeremy Middents	Housing Director	2000
Barb Barrick	Community Development	2011
Christy Bates	Transit Assistant	2007
Fred Berge	Mechanic Assistant	2008
Kelly Davis	Transit Coordinator	1993
Tammy DeBord	Executive Assistant	2007
Mark Hansen	Fleet Mechanic	2008
Sandy Hansen	Housing Coordinator	2007
Karen Mauer	Human Resources	1999
Daurine Petersen	Transit Outreach Specialist	2011
Dave Riedemann	Housing Administrator	2007
Alexsis Stensland	Community Development	2015
Kristen Templeton	Transit Dispatcher	2014
Teresa Wright	Transit Assistant	2006

<b>SWITA Drivers</b>	Larry Anderson	2008
	Bill Bemis	2015
	Ron Bowen	2007
	Delbert Brittain	2012
	Jim (JB) Butler	2013
	Dalton Christoffersen	2006
	Sandra Cook	2015
	Gladys Demanett	2001
	Tracy Dickinson	2008
	Brian Elliott	2014
	Don Evans	2015
	Dennis Giedd	2015
	Dave Gilson	2012
	Tim Grady	2014
	Jonathon Graham	2013
	Kathleen Granger	2004
	Richard Haigwood	2014
Dallas Hansen	2009	
Bob Harris	2012	
Dwayne Hemminger	2005	

Ivan Hixon	2010
Bill Jensen	2013
Stacy Jones	2009
Janeen Kelly	2010
Ward Kinney	2015
Robert Knecht	2011
Virgil Koontz	2008
Bob Lytle	2015
Walter Matejka	2014
Roger Matson	2014
Scott McDuff	2015
Betty McFarland	2001
James (JC) McKillip	2011
Marie McLandsborough	2013
Robert (Bob) McMains	2015
Bill Meadows	2015
Charles Mergenthal	2002
Larry Miller	2000
Merrill (Mick) Miller	2014
Harvey Misenor	2005

<b>SWITA Drivers</b>	Richard Mitchell	2011
	Kelvin Nelson	2015
	Chris Newman	2014
	Terry Overgaard	2015
	James (JC) Polson	2015
	Joann Poort	1996
	John Priest	2015
	Benjamin (Ben) Quinlan	2014
	Richard Retz	2007
	Max Smelser	2010
	Barb Smithson	2008
	Gary Smithson	2005
	Kerry Stitzel	2013
	Tammy Strait	2015
	Ron Swope	2012
	Rod Van Wey	2014
	Clarence Waddell	2014
	Ted Webb	2015
Kathy Weyhrich	2014	
Jackie Williams	2007	

**SWIPCO - Southwest Iowa Planning Council**

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[www.swipco.org](http://www.swipco.org)

*SWIPCO is an equal opportunity provider, lender, and employer.*