

A DEVELOPMENT CONSTITUTION FOR MOUNT VERNON



The historic Gormly House. This house, now the Mount Vernon Bed & Breakfast, is located at 124 Second Avenue North, adjacent to Uptown.

The previous discussion defined patterns and features of the built environment that help to make traditional Mount Vernon distinctive and describes challenges that can affect that character. Without control, typical contemporary development patterns can radically change the quality of the community's environment. This has produced considerable debate in Mount Vernon over such questions as:

- Whether the community should encourage or prevent growth?
- What should Mount Vernon look like in the future?
- What impact will various decisions have on the economic strength of the town and its ability to support necessary public services?

The basic premise of the Mount Vernon Plan is that the community must grow, but its growth should maintain and conserve the special character of the traditional town. If the town does not take advantage of its growth potential, it faces economic and tax base stagnation, endangering the quality of community life that residents value. However, unmanaged conventional growth will cause Mount Vernon to lose the quality that makes it distinctive. This section presents a Constitution for Development, the basic principles that later parts of this plan develop in detail.

The basic principles of this Constitution are:

- A TOWN OF 5,000
- OFFICIAL MAP
- URBAN GROWTH LIMIT
- TRADITIONAL NEIGHBORHOOD PATTERNS
- TRANSPORTATION THAT REINFORCES CHARACTER
- A GREEN NETWORK
- COMMERCIAL AND RESEARCH PARK
- THREE-DIMENSIONAL DOWNTOWN
- PRESERVATION OF HISTORIC MOUNT VERNON

Each of these principles is discussed in the following section.

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A TOWN OF 5,000

MOUNT VERNON SHOULD CAPITALIZE ON ITS ABILITY TO ATTRACT GROWTH AND WILL ACHIEVE A TARGET POPULATION OF 5,000 DURING THE NEXT TWENTY YEARS.

Mount Vernon's vitality, community beauty, and status as a college town make it uniquely attractive to existing and future residents of the Cedar Rapids and Iowa City areas. This attractiveness, combined with the real prospect of regional employment and population growth, gives the town the opportunity to grow. The town is in the fortunate position of being able to determine its own future by its policies on development. To date, attitudes toward growth have been ambivalent, as many residents believe that a larger Mount Vernon will erode the quality of the traditional town.

Mount Vernon must grow and should position itself to attract a manageable amount of future development. This growth is necessary to maintain its vitality and diversity, support a strong retail community, and expand its tax base to continue quality municipal services into the future. The community should work to achieve a target population of 5,000 at the end of this twenty-year planning period. This projects a twenty-year population increase of about 1,400 residents, or 38%, over the next twenty years. In development terms, this is equivalent to about 400 new single-family housing units and 150 new townhouse and multi-family units during the planning period, an average annual construction rate of 28 units. The land use implications of this population target are discussed in the next chapter.

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OFFICIAL MAP

MOUNT VERNON SHOULD ADOPT AN OFFICIAL MAP WHICH PRE-PLANS FUTURE STREETS AND OPEN SPACES.

Mount Vernon's original plat in 1847 established an official map for the city and established the street network, the size and layout of lots, and the fundamental rhythms of the town. The official map was a momentous planning decision, because it created a context for future construction. People who built houses in town fit into this community pattern and assured the consistency of character that makes Mount Vernon distinctive. The concept of the "official map" was used throughout the nation as towns were built.

Contemporary land use planning is often far less detailed, providing maps that outline future residential areas in fields of color. These plans do not define the basic elements that provide structure to a town, including street layouts, lot size, and open space reservations. As a result, these decisions are left to chance and to the decisions of individual developers. New subdivisions in Mount Vernon have been too small to define basic street patterns. Therefore, the design of street systems and other features responds to internal, rather than community requirements.

For Mount Vernon to accommodate growth successfully, it must determine the character of that growth and assure that it enhances rather than alters the sense of the town. This can be accomplished by reviving the tradition of the Official Map -- a preplanned layout of streets and open spaces that establishes a community context that orders individual development decisions.

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URBAN GROWTH LIMIT

MOUNT VERNON SHOULD ADOPT A BOUNDARY THAT DEFINES THE OUTER EDGE OF COMMUNITY GROWTH.

A community benefits from compact growth. When development occurs incrementally, contiguous to the edge of existing development, the town grows in a unified way. In addition, new neighborhoods can be served most efficiently, with the most economical extensions of utilities and public services. Finally, the critical density of the town is maintained, necessary to reinforce existing features such as the town center, schools, and community parks.

During the next twenty years, Mount Vernon will experience two types of residential growth:

- Urban density development, utilizing conventionally-sized lots (generally under one acre) and served by urban services such as city sewer and water. The traditional town and more contemporary development like the Candlestick Addition fall into this category.
- Rural residential development that includes single-family houses on acreage lots, often using individual waste treatment and water systems and rural section roads.

Mount Vernon should define the locations and development limits within its jurisdiction of each type of development. This assures a community that develops efficiently, rather than one that is increasingly dispersed throughout the countryside. An urban growth limit defines necessary extensions of sewers and can help promote environmentally responsible waste disposal systems in areas without city sewer service by encouraging lot clustering.

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TRADITIONAL NEIGHBORHOOD PATTERNS

NEW NEIGHBORHOODS IN MOUNT VERNON SHOULD FOLLOW THE PATTERNS OF TRADITIONAL NEIGHBORHOODS.

Ample opportunities for conventional suburban development exist in other parts of Mount Vernon's urban region. The town should *not* compete for this development form. Rather, residential growth that occurs in Mount Vernon should be consistent with the development patterns of the traditional community. Defining and enforcing these patterns allows the town's growth to strengthen, not dilute, its character. In addition, it offers new residents a distinctive alternative, emphasizing the best that Mount Vernon has to offer.

These traditional patterns include:

- Providing continuous street networks that link neighborhoods together.
- Integrating parks into neighborhood design.
- Mixing uses and housing types.
- Defining street and block dimensions that are consistent with the traditional town.
- Designing street sections and distances between building faces that produce desirable environments.
- Using alleys for service access where appropriate.
- Encouraging building elements that are important to Mount Vernon, including front porches.

These patterns are defined in detail in Chapter Four, defining characteristics that are derived from traditional Mount Vernon that should govern new development in the town.

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TRANSPORTATION THAT REINFORCES CHARACTER

MOUNT VERNON'S TRANSPORTATION SYSTEM SHOULD REINFORCE OVERALL DEVELOPMENT OBJECTIVES.

Transportation systems are often designed to meet one goal only -- the efficient circulation of automobiles. However, transportation is also a powerful formative element in the life of the community. Thus, while Mount Vernon's only congestion problem is the intersection of Highways 1 and 30 on the southern edge of town, the transportation system is nevertheless important in defining the future character of the community.

Transportation planning in Mount Vernon should:

- Use the probability of a limited access US 30 bypass to the maximum advantage of the city.
- Provide strong connections between established and developing parts of the community, uniting all parts of town.
- Encourage the emergence of desirable development patterns.
- Provide safe access to major activity centers for pedestrians and bicyclists, as well for motorists.
- Reinforce the patterns, scale, and land use characteristics of the traditional town.

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A GREEN NETWORK

MOUNT VERNON SHOULD CONTINUE TO USE PUBLIC SPACES AS MAJOR DESIGN ELEMENTS OF THE TOWN AND CONTRIBUTORS TO THE QUALITY OF COMMUNITY LIFE.

Parks and public spaces are vitally important to Mount Vernon. They help contribute to its character as an intimate, walkable town featuring a vital public life. In addition, they also provide the community with important active and passive recreational resources.

Mount Vernon's four parks each fill a different role. Davis Park is the primary recreational facility; Memorial Park is an important civic and ceremonial space; Nature Park provides opportunities for nature study, picnicking, and other more passive pursuits; and Prairie Park is a small open space at the northwestern entrance to town. Other major open spaces contribute to the "green" quality of the community, including the Cornell College campus, the First Street community corridor, and the 3rd Avenue sledding hill. Together, these features create an idyllic but urbane small town life.

The maintenance of these public spaces and their extension into new areas is part of Mount Vernon's future. Creation of a Green Network, a system of connected open spaces, further integrates public space into community design, provides for the recreational needs of future residents, and unites older and newer neighborhoods by making the park system the territory of all people in town. This system envisions parks and activity centers that are connected by a continuous greenway system of trails and environmental corridors. It also views public space as the social center of new neighborhoods.

A DEVELOPMENT CONSTITUTION FOR MOUNT VERNON

COMMERCIAL AND RESEARCH PARK

MOUNT VERNON SHOULD TAKE ADVANTAGE OF NEW COMMERCIAL DEVELOPMENT SITES BY ENCOURAGING DEVELOPMENT THAT ADDS POSITIVE VALUE TO THE TOWN.

The US 30 bypass, developed in 1953, opened adjacent land to highway commercial development. The expectation of the future highway bypass, with an interchange at 1st Avenue, will create additional pressure for commercial growth. Debate over the character of this growth has stemmed largely from the fear that it would have a "zero-sum" benefit; that is, business generated by new highway commercial growth would come at the expense of established businesses, providing no net gain.

Instead, Mount Vernon should manage development of new commercial sites to complement, rather than replace, existing business. Focuses for this policy should include:

- Commercial development that is desirable in the area but cannot be accommodated within established business districts. This includes commercial demands created by new population.
- Creation of a new employment center, based on office, research, and associated light industrial uses.
- Development of supporting street and open space systems which serve this new development and tie it into the structure of the traditional town.

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THREE DIMENSIONAL DOWNTOWN

UPTOWN MOUNT VERNON SHOULD GROW AS A UNIQUE REGIONAL DISTRICT, EXPANDING IN OPPORTUNITY WITHOUT AFFECTING SURROUNDING NEIGHBORHOODS.

Mount Vernon's town center is a unique district, successfully serving several different markets -- local residents, the Cornell community, and a regional business attracted by antique and specialty stores. The district is also the civic and financial focus of town. Its economic vitality is supported by a superb environment, recognized by the district's listing on the National Register of Historic Places in 1993.

This success also has created challenges. Buildings in the town center are almost fully occupied, yet the district has little room for outward expansion. Although many people in this most walkable of towns do not use cars to go to the district, parking is nevertheless a challenge. Finally, the district's topography, placing its main street at the ridge of a steep hill, is another unusual problem.

As with the town at large, the uptown district must have room to evolve or it faces stagnation. Furthermore, this expansion should not adversely affect surrounding neighborhoods, which are vital to its historic fabric. The district can meet these challenges three-dimensionally, by using its topography. Creative use of the hillside opens a walk-out level that significantly increases commercial opportunities without expanding the district. It also makes peripheral parking to the north and south of First Street more functional. Finally, it enhances an already excellent environment by improving the highly visible rear elevations of main street buildings, bringing them to life with new activity.

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PRESERVATION OF HISTORIC MOUNT VERNON

MOUNT VERNON'S HISTORIC BUILT ENVIRONMENT
MUST BE MAINTAINED AND PRESERVED.

Street patterns, setbacks, land development regulations, and land use concepts are like the musical score of a community, but the town's architecture is the actual performance. Throughout its 150-year history, Mount Vernon's architectural "performance" has been outstanding, producing a superb collection of distinguished buildings. The designation of three National Register districts -- Cornell College, the Commercial District, and Ash Park -- are testimony to this tradition of excellence in the environment. Other districts and individual buildings in town are also worthy of Register designation.

The preservation of these resources from the past is an indispensable part of the town's future. Policies which promote preservation, then, are a key corollary to the Development Constitution. These policies should:

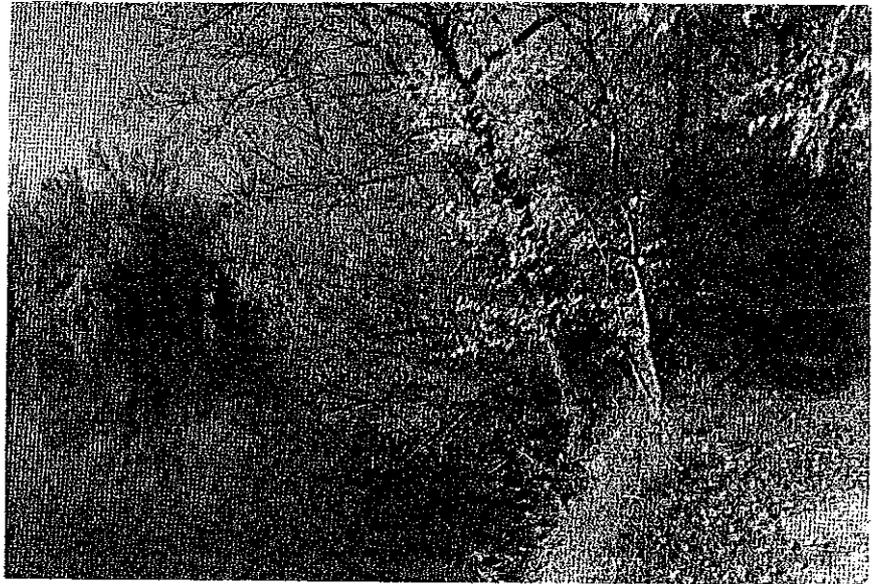
- Discourage land uses which threaten the value or maintenance of historic neighborhoods or buildings.
- Increase protection of historic buildings from unsympathetic modifications.
- Assure that new construction is consistent with design in historic districts.
- Encourage the rehabilitation and restoration of historic structures.
- Increase awareness and appreciation of the architectural and historic importance of buildings in the town.

A TIMELESS CITY

Street and sidewalk relationships along a Mount Vernon street. The dimensional relationship of street width, greenway setbacks, sidewalks, and building setbacks creates a sense of both intimacy and space in the public environment which should be continued as Mount Vernon develops.



Nature Park. The Development Constitution calls for the creation of a Green Network, a system of connected open spaces that integrates public space into community design.



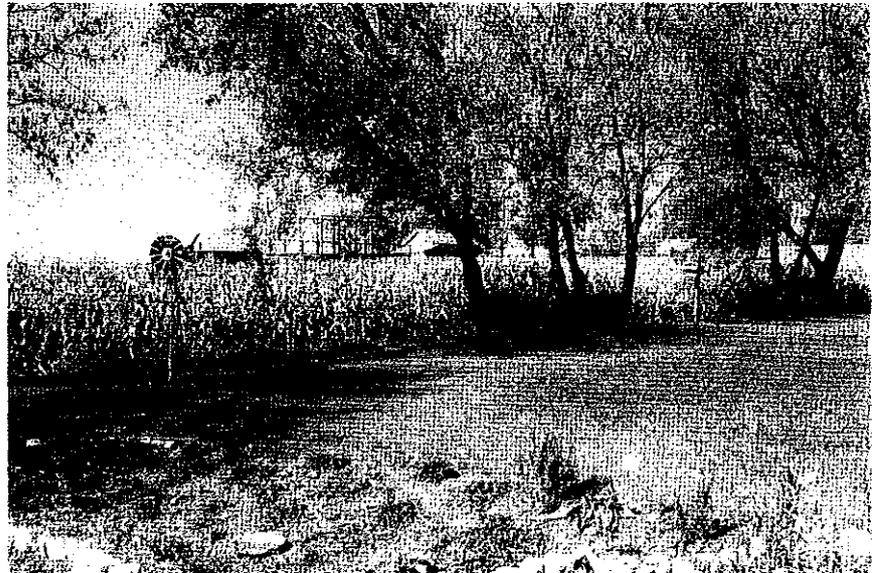
GROWTH AND LAND USE

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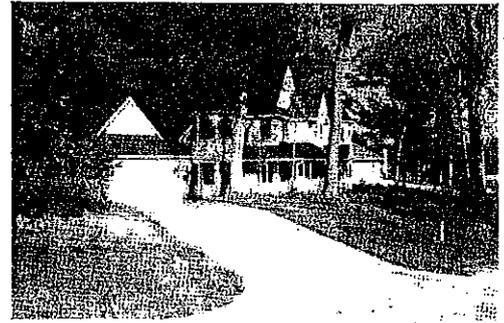
Spring Creek at the First Street Crossing. Spring Creek can provide a nature preserve and greenway that links Nature Park to newly developing areas.



Agricultural land on the west side of Mount Vernon. This area is a potential growth center for the community.



GROWTH AND LAND USE



AN ASSESSMENT OF LAND USE NEEDS AND POLICIES

Mount Vernon should provide areas to accommodate future residential, commercial, and business park development in a way that enhances the overall quality of the city and provides for the efficient extension of public services.

The previous chapter of the Mount Vernon Plan considered the factors that have helped make the town a beautiful and whole environment. It also discussed factors which present challenges to the preservation of this character. Finally, it presented a Development Constitution, to establish basic principles which can help the town encourage growth that remains true to the sense of Mount Vernon.

This chapter considers existing land use characteristics in Mount Vernon and projects the amount of additional land that will be needed to achieve the target population of 5,000 within twenty years. It also discusses the condition of existing neighborhoods and concludes by identifying the growth areas which will experience significant development during the next twenty years.

In considering land use needs, Mount Vernon should:

■ PROVIDE ADEQUATE LAND FOR PROJECTED AND POTENTIAL GROWTH.

Land use projections should anticipate future growth needs and permit a reasonable amount of flexibility to accommodate possible changes in trends and provide adequate choice to developers. Land use planning should neither designate too little land for development, thereby inflating land costs, nor too much land, resulting in a loss of control over the development process.

■ ASSURE THAT NEW DEVELOPMENT CREATES THE GREATEST ADVANTAGES FOR BUILDING THE COMMUNITY.

The town should benefit from the vitality and energy created

AN ASSESSMENT OF DEVELOPMENT AND LAND NEEDS

by development and investment. New growth areas should be established which will provide maximum advantages to all parts of the city. New growth should create excellent residential environments and help improve the city's existing residential and business neighborhoods. Development directions should enhance positive features of the city and provide incentives for improvement, rather than create new patterns which turn away from the existing fabric of the city.

■ ENCOURAGE THE CONSERVATION OF THE EXISTING HOUSING STOCK.

Residential growth includes measures to rehabilitate and conserve Mount Vernon's supply of older, often historically significant homes. Slightly more than one hundred homes in the community exhibit rehabilitation needs. These homes represent a substantial housing resource that cannot be replaced at present costs. Moreover, the conservation of these units is vital to the health of traditional neighborhoods. In some cases, new housing development can support these rehabilitation efforts by offering choices for older and lower income persons to secure housing closely matched to their means and needs. Mount Vernon must provide new and existing housing opportunities to balance human needs and available housing.

■ ENCOURAGE ECONOMICAL EXTENSIONS OF INFRASTRUCTURE AND SERVICES.

It makes sense to conserve limited public funds by promoting efficient growth patterns. A compact urban form helps accomplish this goal by using existing public facilities. Sites utilizing gravity flow sewers and incremental extensions of public utilities reduce development costs and long-term maintenance and capital expenses. Since most development in Mount Vernon is privately financed, incremental utility extensions also makes housing more affordable to buyers. If infrastructure is financed by the city, as it may be in certain cases, incremental extensions also mean that new development creates a larger return on public investment.

EXISTING LAND USE: RESIDENTIAL

This section describes land use characteristics and trends that will help determine the amount of land needed to accommodate future development in Mount Vernon. In addition, it will project the community's probable housing demand and residential land requirements for the next twenty years.

EXISTING LAND USE

The Existing Land Use Map and Table 3-1 summarize current land uses in Mount Vernon and its jurisdiction based on a detailed 1994 field survey. In addition to providing acreage and percentage breakdowns by general land use categories, the survey provides detailed information on specific uses.

■ Residential Uses

Residential uses make up Mount Vernon's largest single land use, accounting for just over 45% of the city's developed land area. About two-thirds of this land is taken up by urban density residential development in the traditional town and surrounding subdivisions. Most of the balance is used for large-lot, rural residential development. Much of this very low-density residential occurs along Bryant Road west of the Cornell campus, Scooby Road on the north edge of Mount Vernon, Country Club Road in the southeast, and Lisbon Road.

Other residential land uses make up much smaller amounts of total area. The largest concentrations of multi-family housing built for that purpose occur in the southern part of the city. While about 27% of Mount Vernon's housing is renter-occupied, as-built multi-family residential accounts for only 1.6 % of the total residential area. This indicates that most rental housing is found in structures built for single families. Mobile homes are concentrated in the Colonial Estates park north of the Chicago and North Western Railroad and west of Highway 1 and account for 3.1% of all residential land.

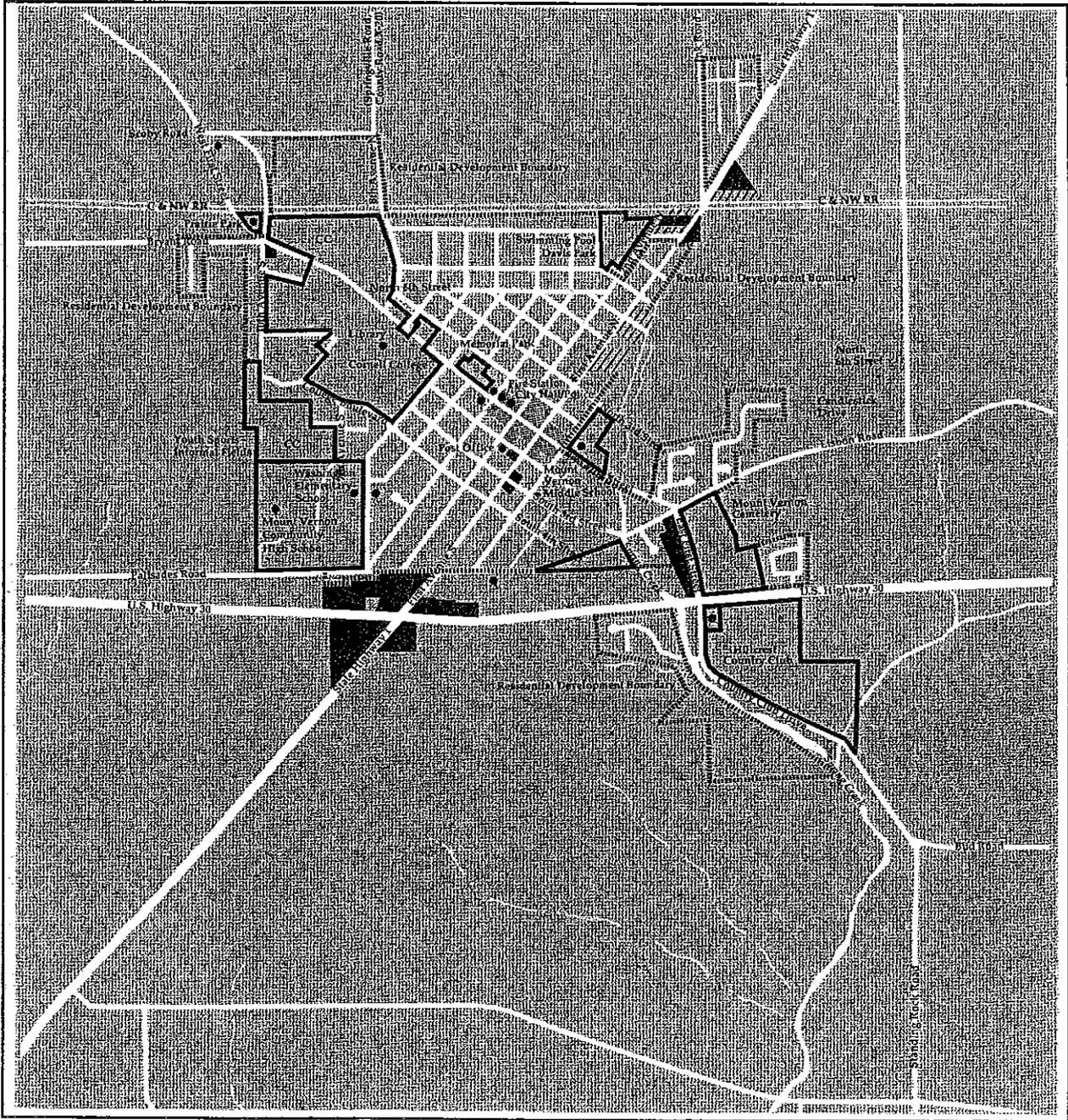
These statistics do not include college residence halls.

EXISTING LAND USE

**TABLE 3-1: Existing Land Use Distribution,
Mount Vernon, 1994**

Land Use Category	Acres	% of Devel- oped Land
Residential	368.66	45.10
Urban Density Single-Family	240.87	29.47
As-Built Multi-Family	5.92	0.72
Mobile Homes	11.51	1.36
Rural Residential	108.18	13.24
Retirement Housing	2.18	0.27
Office/Commercial	36.25	4.43
Office	2.29	0.28
Downtown Mixed Use	5.60	0.69
General Commercial	7.38	0.90
Highway Commercial	20.98	2.57
Civic	201.57	24.66
Cornell College	74.20	9.08
Public Parks and Recreation	16.29	1.99
Private Parks and Recreation	33.06	4.04
School Sites	45.43	5.56
Other Public Civic Uses	19.87	2.43
Other Private Civic Uses	12.72	1.56
Industrial	9.42	1.15
Transportation	201.47	24.65
Street and Highway ROW	176.68	21.62
Railroad ROW	24.79	3.03
Total Developed Area	817.37	100.00
Agriculture/ Open	1513.21	
Total Area	2330.58	

EXISTING LAND USE MAP



Existing Land Use Patterns

- Commercial Development
- Industrial Land Uses
- Downtown Mixed Uses
- Urban Residential Boundary
- Cornell College
- Major Public/ Semi-Public Sites
- Other Public/ Semi-Public Sites



EXISTING LAND USE: COMMERCIAL • INDUSTRIAL • CIVIC

■ Commercial Uses

About 4.5% of Mount Vernon's developed land area is in commercial and office uses. Of land in these uses, 58% is highway commercial development oriented to the intersection of Highways 30 and 1. Highway commercial development is characterized by free-standing buildings and on-site, self-contained parking. Most of the remaining commercial land in the city is located in Uptown. The compact city center accounts for about 15.5% of the town's commercial land. Other smaller commercial developments occur:

- Along First Avenue south of Uptown,
- On the west side of First Street extended between Lisbon Road and Highway 30,
- At the crossing of North 1st Avenue at the C&NW grade crossing, and
- At the corner of 1st Street and 10th Avenue.

■ Industrial Uses

Just over 1% of Mount Vernon's developed land is in industrial use. Most of this industrial land is located in the North First Avenue corridor, between North 4th Street and the railroad. Other industrial uses occur beyond the limits of the city along US Highway 30 toward Cedar Rapids, and in neighboring Lisbon.

■ Civic Uses

Civic uses account for an extraordinarily high 24.7% of Mount Vernon's developed area, ranking as the second largest land use category. Cornell College and its athletic fields accounts for over one-third of this civic area. Other major civic uses in order of area include Mount Vernon Community Schools, Hillcrest Country Club, Mount Vernon Cemetery, and the city's parks.

COMPARISON WITH OTHER TOWNS

■ Comparison with Other Towns

A comparison of Mount Vernon's land use distribution with that of other communities offers additional insights into the city's growth patterns and its functional specializations. Table 3-2 compares land use in Mount Vernon with that of other comparable communities in midwestern states. These comparisons include:

– Altoona, Iowa, a small town that has evolved into a growing "bedroom" community in metropolitan Des Moines, and dependent upon a commuting pattern to employment centers about 10 miles west of the city.

TABLE 3-2: Comparative Land Use in Mount Vernon and Comparable Cities, 1994

	Mt. Vernon	Acres/100 people					
		Altoona	LeMars	Plattsmouth	Beatrice	Huron	Columbus
Population(1990)	3657	7191	8454	6412	12354	12448	19480
Community Profile	Non-metro Slow growth	Metro Growing	Non-metro Growing	Metro Slow growth	Non-metro Stable	Non-metro Stable	Non-metro Growing
Residential	10.08/7.12*	8.32	7.34	7.19	9.72	8.50	10.45
Commercial*	0.99	1.29	1.38	0.95	2.23	1.73	1.50
Industrial	0.26	1.02	1.46	0.51	1.35	1.46	1.15
All Civic Uses	5.51	1.31	2.01	1.55	1.78	2.32	2.54
Parks/ Rec.	1.38	2.28	3.90	1.62	1.17	1.56	1.68
Streets/ Alleys	4.83	5.19	5.26	5.16	6.91	6.45	6.18
Total Developed Area	22.35	19.96	23.31	17.56	35.09	26.29	24.92

Sources:

RDG Martin Shukert Inc., *The Altoona Plan*, 1994; *The LeMars Plan*, 1992; *The Plattsmouth Plan*, 1992; *The Beatrice Plan*, 1992; *The Huron Plan*, 1993; *The Columbus Plan*, 1993.

* Lower ratio omits Rural Residential acreage.

COMPARISON WITH OTHER TOWNS

- LeMars, Iowa, a growing but compact traditional city with a strong employment base about 20 miles northeast of Sioux City.

- Plattsmouth, Nebraska, a small county seat of about 6,000 located twenty miles south of Omaha. The city once had a self-contained economy but is increasingly in the economic orbit of the metropolitan area with the completion of a four-lane expressway to Omaha.

- Huron, South Dakota and Beatrice, Nebraska, stable non-metropolitan cities with populations of about 12,500.

- Columbus, Nebraska, a growing, non-metropolitan city with a highly diversified industrial base, most of which is located outside the corporate limits.

With all residential uses considered, Mount Vernon's density is relatively low for this sample of communities. However, this is the result of a large amount of rural residential development within the corporate limits. When this is omitted, Mount Vernon has a relatively low 7.12 acres per 100 people, evidence of the compact nature of the traditional town.

Mount Vernon ranks relatively low among this sample of cities for commercial land uses. It compares most closely with other small communities that are within the retail sphere of influence of larger cities (like Altoona and Plattsmouth) and is well below non-metropolitan cities that act as major retail trade centers. Commercial development in Mount Vernon is relatively compact in comparison with these other cities. Mount Vernon has far less industrial land per 100 people than either stand-alone communities or suburban towns. This is evidence of the fact that from its very early history, Mount Vernon's leading industry was Cornell College.

Not surprisingly, Mount Vernon has a very large percentage of land in civic use compared with other communities. However, even if Cornell College, the city's largest civic land user, is excluded, Mount Vernon still has 3.48 of civic land acres per 100 people, well above other cities in the sample. Paradoxically, its ratio of parkland is a relatively low 1.38 acres, slightly below the national standard of 1.5 acres.

LAND USE TRENDS

However, the extensive recreational use of other sites, including schools and Cornell, more than makes up for this apparent statistical deficiency. This level of civic use contributes to the quality of life in the city and its ability to attract housing reinvestment and new residential development.

The comparative land use statistics also emphasize the relatively compact nature of development in Mount Vernon. The city has 22.35 acres of developed land per 100 people, relatively near the mid-point for this sample of communities. Controlling for very low density residential use within the city limits, developed acreage per 100 drops to 19.39 acres. Mount Vernon devotes 4.83 acres of street to serve 100 people, compared with 6.18 acres in Columbus and 6.91 acres in Beatrice.

Compactness and efficiency of land use emerge as important features of development in Mount Vernon -- a key characteristic that land use planning policy should preserve.

Land Use Trends

Land use surveys for the city were completed during a previous comprehensive planning process, conducted in 1979. While differences in categories and tabulation methods make direct comparisons with the 1979 survey difficult, it is possible to draw some general conclusions about changes in city land use patterns and distributions over the last 15 years.

Table 3-3 summarizes the evolution of land use in Mount Vernon during this period. The most significant changes during this period include:

- Some reduction in the overall density of the city. The number of residential acres per 100 people increased from 6.1 to 10.1 during the last twenty years. Much of this increase is attributable to rural residential and conventional subdivision development during this period. When rural acreages are excluded, Mount Vernon's density remains relatively compact.
- A rapid increase in the overall land area of the city, due to

LAND USE TRENDS

TABLE 3-3: Comparative Land Use in Mount Vernon City Limits, 1973-1994

	Acres			% Developed Area			% of Total City Area			Acres/100 people		
	1973	1978	1994	1973*	1978*	1994	1973	1978	1994	1973*	1978*	1994
Residential	184.6	249.9	368.7			45.1	23.2	11.2	15.8	6.1	7.5	10.1
Commercial	15.4	25.5	36.3			4.4	1.9	1.1	1.6	0.5	0.8	1.0
Industrial	19.8	17.3	9.4			1.2	2.5	0.8	0.4	0.6	0.5	0.3
Public/ Semipublic	152.0	170.4	201.6			24.7	19.1	7.6	8.7	4.9	5.1	5.5
Parks/ Rec	Note 1	Note 1	49.4			6.03	Note 1	Note 1	2.1			1.4
Transportation Streets/ Alleys	Note 1	Note 1	176.7			21.6	Note 1	Note 1	7.6			4.8
Total Developed Area	NA	NA	817.4			100.0	NA	NA	35.1			22.4
Vacant/ Undeveloped	422.4 Note 1	1776.9 Note 1	1513.2				53.3 Note 1	79.3 Note 1	64.9			
Total City Area	794.2	2240.0	2330.6				100.0	100.0	100.0			

Sources:

Mount Vernon Comprehensive Plan, 1973.

Mount Vernon Housing Survey, League of Women Voters/American Association of University Women of Mount Vernon, 1977.

Comprehensive Plan, "Land Use Comparison - Mount Vernon, Iowa", 1979.

Land Use Survey, RDG Martin Shukert, Inc., 1994.

Note 1: Data from 1973 and 1978 (published in 1979) combined parks, recreation, streets and alleys, vacant and agricultural lands into a single category of "other" uses. To meet the format requirements of this table, the "other" figure is included in the vacant category.

* These values computed by RDG Martin Shukert, Inc represent best estimates based on available data.

annexation of large agricultural tracts in areas to the west and south of the community. This is reflected in higher total of vacant and undeveloped land uses.

- A diminishing proportion of land in industrial development. During the last twenty years, Mount Vernon's industrial uses have declined in significance in absolute terms,

LAND USE TRENDS

from 19.8 acres in 1973 and 17.34 acres by 1979 to only about ten acres in 1994. This suggests a need for employment diversification in the town. On the other hand, commercial land has grown from over 15 acres in 1973 to over 36 acres in 1994. The ratio of commercial land to 100 residents has doubled during this period, but still remains relatively low at about one acre.

- An increase in the amount of land used for public and civic purposes. Park land has increased with the acquisition of the 0.8 acre Prairie Park and Nature Park's approximately ten acres.

■ Land Use Absorption

Table 3-4 compares changes in residential, commercial, and industrial land use since 1973 and 1979. These findings are used to calculate annual average rates of land consumption. These rates, in turn, provide one basis for projecting future requirements for each type of land use.

TABLE 3-4: Urban Land Consumption for Principal Uses, 1973-1994

	Area (Acres)			Annual Land Consumption (Acres)		
	1973	1979	1994	1973-1979	1979-1994	1973-1994
Residential	185	250	369	10.8	7.9	9.2
Commercial	15	25	36	1.7	0.7	1.0
Industrial	20	17	10	(0.5)	(0.5)	(0.5)
Civic	152	170	202	3.0	2.1	2.5
Other	422	1777	1513		NA	NA
Total	794	2240	2331			

Source: RDG Martin Shukert, Inc., 1994.

Note 1: Data from 1973 and 1978 (published in 1979) subsumed parks, recreation, streets and alleys, vacant and agricultural lands into a single category of "other" uses.

LAND USE TRENDS

Between 1973 and 1979, Mount Vernon converted about 15.5 acres of land annually for residential, commercial, industrial and public uses. Of private uses, new housing development has accounted for the largest share of this conversion, with annual development of 10.8 acres. Between 1979 and 1994, residential growth also accounted for most land conversion, averaging 7.9 acres annually. During the last twenty years, Mount Vernon converted an average of 9.2 acres of land annually to residential use, increasing its amount of developed residential land by about 100%. However, the city's population grew by only about 18% during this same period, reflecting the low-density nature of most recent development.

Commercial development accounted for the absorption of about 1.7 acres annually between 1973 and 1979 and 0.7 acres annually since 1979. Over the long term, conversion of land to commercial uses has averaged about one acre annually. On the other hand, industrial uses have contracted in Mount Vernon since 1973. Industrial locations are the result of individual decisions by a limited number of companies. Thus, it may be incorrect to project further decline in the proportion of industrial land uses, since a single new industrial user could reverse the observed trend with one expansion or new site location.

Auto-oriented commercial development at the intersection of US 30 and Iowa Highway 1. This area has accounted for much of the growth of commercial land area in Mount Vernon since 1973.



LAND USE PROJECTIONS: RESIDENTIAL USES

Land Use Projections

■ Residential Land Use Projections

Historic land consumption rates provide guidance in determining how much land will be needed to accommodate future growth in Mount Vernon. Projecting trends of the last twenty years to the next twenty would suggest a need for about 180 acres of additional residential land, 20 acres of commercial, and a limited amount of new industrial land. Between 1980 and 1990, Mount Vernon added only 27 units to its housing supply, an annual average of about 3 units. Residential development has accelerated during the 1990s, with construction of 31 new units between 1992 and 1994, an annual average of about 10 units. The city's projected twenty-year target population of 5,000 suggests a more rapid development rate with a twenty-year construction output of 400 single-family units and 150 townhouse or multi-family units.

■ Required Residential Area

Projections for required residential development over twenty years are based on the following assumptions:

- 300 single-family units (or 75% of the total) will be developed in new traditional neighborhoods adjacent to the established town. These neighborhoods will have a gross density of 3 units per acre.
- 75 single-family units will be developed in conventional subdivisions that are either platted or represent extensions of existing plats (such as Candlestick, Crestview, Oak Ridge, or Joy Gaarde's). A gross density of 2 units per acre is assumed for these subdivisions.
- 25 single-family units will be developed in low-density settings. A gross density of 1 unit per two acres is assumed for this development.

Current zoning limits the maximum size of a multi-family development to eight units. This suggests a strong community tradition toward lower-density apartment

LAND USE PROJECTIONS: RESIDENTIAL USES

TABLE 3-5: Required Residential Land, 1995-2015

Years:	1-5	6-10	11-20	Total
<u>Projected Units</u>				
Single-Family Traditional	75	75	150	300
Single-Family Subdivision	20	20	35	75
Single-Family Rural	7	6	12	25
Multi-Family	35	40	75	150
<u>Land Needs</u>				
Single-Family Traditional	25	25	50	100
Single-Family Subdivision	10	10	17	37
Single-Family Rural	14	12	24	50
Multi-Family	5	5	10	20
<u>Designated Area</u>				
Single-Family Traditional	38	38	75	151
Single-Family Subdivision	15	15	26	56
Single-Family Rural	21	18	36	75
Multi-Family	8	8	15	31
Total Designated Area (acres)	82	79	152	313

developments which are integrated into the fabric of single-family neighborhoods. Based on this policy direction, the average gross density of multi-family development is assumed to be a relatively low eight units per acre. As a standard, land designated for residential development over a twenty year period should be equal to about 1.5 times the area's "hard" demand for residential land in order to preserve competitive land pricing. Table 3-5 describes the amount of new area that will be required for additional development. Annual actual absorption for urban residential land will be about eight acres and for all residential uses (including acreages) about 11 acres. This is similar to Mount Vernon's historic experience. However, this scenario calls for a shift from low-density residential to new development in "neo-traditional" settings as the town's primary development type. This scenario suggests a total designation of just over 300 acres of residential land during the next 20 years.

LAND USE PROJECTIONS: COMMERCIAL USES

■ Commercial Development

Table 3-4 showed that commercial land conversion in Mount Vernon has occurred at a rate of about one acre per year since 1973. If development continued at this rate, the community would require an additional 20 acres of commercial land by 2015. The largest share of this past growth has occurred at the intersection of Highways 1 and 30, and has included a free-standing grocery store and highway-oriented restaurants. In the past, zoning policy in Mount Vernon has encouraged auto-oriented businesses in the highway commercial area that do not compete directly with the pedestrian-oriented central business district. Chapter Five addresses existing conditions and an improvement program for Uptown Mount Vernon.

This plan does not include a comprehensive retail market analysis. However, probable development needs and the plan's overall policy of encouraging appropriate development suggests that Mount Vernon will require new commercial space during the next twenty years. Three methods can be used to help project commercial land needs:

- *A straight-line trend analysis*, assuming that the amount of land absorbed annually in the past will continue into the future. A weakness in this method is its assumption that the last twenty years' experience is a good predictor of future needs.
- *A population service relationship*. This method relates commercial growth to population projections. It assumes that the absolute amount of commercial land per 100 people will remain relatively constant and that new commercial development will grow in proportion to population growth.
- *Residential use proportion*. This assumes a constant relationship between the amount of land used for residential and commercial purposes, thereby relating commercial growth directly to residential development rates.

Table 3-7 compares the results of these three methods. All three methods display a high level of agreement, suggesting a need for about 20 acres of commercial land during the next

LAND USE PROJECTIONS: COMMERCIAL • INDUSTRIAL USES

twenty years. In order to provide alternative sites, the land use plan should designate 1.5 times the hard demand for commercial land. This means that 30 acres of land should be designated for future commercial development. It is important to note that this development demand is generated by population growth and internal needs. Development of an entirely new project type, such as a regional research or business park, falls outside the demand forecasts presented here.

■ Industrial Development

The need for industrial land is not directly related to population growth, making it much more difficult to predict. Mount Vernon has experienced a reduction of land used for conventional industrial purposes. However, a single major corporate decision can dramatically reverse this trend. In addition, a decision by the city to pursue industrial development aggressively can also have an impact on industrial land needs.

TABLE 3-7: Required Commercial Land, 1995-2015

	1995	2005	2015	Conversion Need (A)	Designated Land (A)
ABSORPTION TREND METHOD					
Annual Absorption Commercial Land (A)	1.0 36.3	1.0 46.3	1.0 56.3	20.0	30.0
POPULATION PROPORTION					
Projected Population Comm Use/ 100 res. Projected Comm Use (A)	3657 .99 36.3	4328 1.05 45.5	5000 1.10 55.0	18.7	28.1
RESIDENTIAL USE PROPORTION					
Residential Land (A) Comm/ Res Ratio Projected Comm Use (A)	368.7 1:10.16 36.3	474.7 1:10.16 46.7	575.7 1:10.16 56.6	20.3	30.5

LAND USE PROJECTIONS: INDUSTRIAL USES

The projection methods used to predict commercial demand may also be used to approximate industrial needs. A straight-line trend analysis will indicate a negative demand for industrial acres and is not used. Based on population and land use proportion methods, Mount Vernon should provide for an absorption of up to ten acres of industrial land over a 20-year period and a designation of about 15 acres. The character of this industrial land should be related to Mount Vernon's overall community and economic development objectives. Surveys conducted as part of the planning process suggest that residents do not favor a return to conventional industries that once gravitated to railroad corridors. Future industrial growth should capitalize on Mount Vernon's unique assets, including its environment, academic resources, and location.

TABLE 3-8: Required Industrial Land, 1995-2015

	1995	2005	2015	Conversion Need (A)	Designated Land (A)
ABSORPTION TREND METHOD					
Annual Absorption Industrial Land (A)	(0.5) 9.4	NA	NA	NA	NA
POPULATION PROPORTION					
Projected Population	3657	4328	5000		
Industrial Use/ 100 res.	.26	.33	.40		
Projected Comm Use (A)	9.4	14.3	20.0	10.6	15.9
RESIDENTIAL USE PROPORTION					
Residential Land (A)	368.7	474.7	575.7		
Comm/ Res Ratio	1:39.14	1:39.14	1:39.14		
Projected Comm Use (A)	9.4	12.1	14.7	5.3	7.0

LAND USE POLICIES

Mount Vernon's growth program should implement policies which permit managed growth that respects and strengthens the character of the traditional town.

This section presents land use strategies that will enable Mount Vernon to plan successfully for projected growth. New development will serve the city best if it is managed in ways consistent with the principles of the Development Constitution. Overall development patterns should reinforce the functional and aesthetic values of a compact city with a high degree of pedestrian and vehicular mobility. In addition, Mount Vernon should continue to provide its residents with attractive and convenient living, shopping, and working environments.

The city's growth program should:

- Designate growth areas for residential development, designed to provide the appropriate amount of land for urban conversion.
- Provide for development that is consistent with the traditional land and street patterns of the City of Mount Vernon.
- Encourage the growth of limited commercial areas that respond successfully to market needs in Mount Vernon and are supportable by the city's service systems.
- Provide adequate land to support an economic development program that capitalizes on Mount Vernon's resources.

The components of this program include:

- ADEQUATE LAND SUPPLY
- COMPACT DEVELOPMENT PATTERN
- RESIDENTIAL VILLAGES
- TRADITIONAL NEIGHBORHOODS
- COMMERCIAL NODES
- INDUSTRIAL REUSE
- RESEARCH PARK
- CONTINUOUS TRANSPORTATION
- SUPPORTING PUBLIC FACILITIES

Each component of land use policy is described below. The Land Use Plan maps the concepts presented in these policies and recommendations.

ADEQUATE LAND SUPPLY

MOUNT VERNON SHOULD DESIGNATE ENOUGH LAND FOR NEW DEVELOPMENT TO MEET ITS 20-YEAR POPULATION TARGET OF 5,000.

Tables 3-5, 3-6, and 3-7 display the amount of land needed for residential, commercial, and industrial uses during the next twenty years in order to produce a population of 5,000. These proposed land supplies are close enough to demand to allow managed growth, but are adequate to avoid artificially created scarcities. Development should occur only in those areas designated by the Land Use Plan. Such a disciplined approach will help to insure cost-effective, efficient development patterns that maximize the benefits of development to the community.

Development needs are summarized in Table 3-9 below.

TABLE 3-9: Summary of Twenty-Year Land Needs

Land Use	Actual Demand (Acres)	Designated Land (Acres)
Single-Family Residential	137	207
Multi-Family Residential	20	31
Rural Residential	50	75
All Residential	207	313
Commercial	20	30
Industrial	10	15
Parks and Open Space (Based on standard of .04 acres per unit)	22	22
Total Land Needs	259	380

COMPACT DEVELOPMENT PATTERN

MOUNT VERNON SHOULD ENCOURAGE COMPACT GROWTH THAT IS DISTRIBUTED EQUALLY AROUND THE TRADITIONAL TOWN.

Mount Vernon's traditional pattern of compact development has created an intimate, walkable community that is efficient to serve, minimizes travel distances, and supports a strong town center. As Mount Vernon anticipates increased residential growth, it should maintain its compact character. Public policies which execute this strategy should:

- Define and channel growth into development areas contiguous to the existing town, and with street patterns consistent with the city development concept.
- Encourage residential growth which uses existing or planned extensions of sanitary sewers and other key utilities. Additional growth adjacent to remote developments south of the city must be contiguous to existing subdivisions and should not exceed the carrying capacity of existing infrastructure.
- Limit the expansion of urban residential, commercial, or industrial development to those properties that are located within watersheds served by existing or programmed sewer extensions.

RESIDENTIAL VILLAGES

MOUNT VERNON'S COMPACT GROWTH SHOULD BE ORGANIZED INTO FOUR GROWTH AREAS, CONCEIVED AS PLANNED VILLAGES THAT MAINTAIN THE CHARACTER OF THE TOWN.

The Development Constitution proposed principles that are designed to accommodate necessary growth while maintaining community character. These principles can be realized by conceiving of growth areas as villages, each with features that create living environments that capture the town design concepts that characterize Mount Vernon. These areas will

accommodate most of Mount Vernon's projected growth during the next two decades. These growth centers should include service and amenity features that make them both feasible and attractive, including:

- A mixture of housing types and lot sizes.
- Organization of neighborhood parks as village greens, central open spaces that are focuses of each village.
- Development of higher-density residential and limited commercial, service, and civic uses around the greens.
- Boulevard links from each village back into the traditional town.

The elements of these systems are woven throughout the themes of this plan.

The four "villages" include:

• *East Village Growth Center.* This area will continue to be the dominant area of residential growth, supplying about 100 acres for new development during the next twenty years. The East Village continues Mount Vernon's dominant residential development direction. Investments necessary to support further development include:

- Dedication and improvement of a grid of collector streets with links to First Avenue and Davis Park,
- Development of a recreational greenway along Spring Creek, with links to Nature Park to the south,
- Development of traditional village greens.

The East Village can furnish about 185 single-family lots and about 8 acres for multi-family development.

• *North Village Growth Center.* This area will supply about 70 acres for new development over the next twenty years. The North Village continues some recent development patterns. However, growth in this area has been limited by its remote site north of the Chicago & North Western. However, the railroad corridor is a crossable barrier, currently crossed by Mount Vernon Road, the historic Lincoln Highway bridge

open to pedestrians only, North 8th Avenue, and Iowa Highway 1. Improvements necessary to support development in this area include:

- Street paving and sidewalk installation.
- Development of safe pedestrian links across the railroad.
- Development of a traditional village green.
- Development of a recreational greenway along the railroad leading to Davis Park.

The North Village can furnish about 130 single-family lots and about 10 acres for multi-family development. It can also accommodate possible development of high-quality mobile home parks, if such a facility is located over one-half mile from the existing mobile home park.

- *West Village Growth Center.* This area west and southwest of the college and high school will accommodate residential development oriented around open space and community boulevard features. It will supply about 75 acres for residential development during the next twenty years. Relocation of US Highway 30 along a bypass alignment will reduce land use conflicts and allow the design of higher quality living environments. Completion of a peripheral link between the Old Lincoln Highway and Palisades Road will also encourage adjacent mixed density and multi-family development on the southeast edge of this area.

The West Village can furnish about 140 single-family lots and about 8 acres for multi-family development.

- *Southeast Village Growth Center.* This area will supply about 75 acres for new residential development. It will provide accommodation for large lot development along Country Club Drive and adjacent to Hillcrest Country Club, along with development opportunities between the present US Highway 30 and the proposed bypass to be built less than one mile south of the city. It will also accommodate more conventional single-family residential developments such as Oak Ridge. Improvements necessary to support this

development area include:

- Development of a Spring Creek recreation trail along Country Club Drive (and connection of subdivisions into that system).
- Future relocation of the city's wastewater treatment plant.
- Development of a local collector street in the south part of the city linking Country Club Drive to First Avenue (Highway 1).

TRADITIONAL NEIGHBORHOODS

NEW NEIGHBORHOODS THAT RECALL MOUNT VERNON'S TRADITIONAL TOWN DESIGN PATTERNS WILL ACCOUNT FOR THE MAJORITY OF THE COMMUNITY'S GROWTH.

The consideration of housing markets that follows in this chapter proves that three activities accounted for the majority of Mount Vernon's housing change and development during the 1980s:

- Development of new single-family houses in conventional suburban subdivisions and on large lots.
- Restoration of single-family structures that had been converted to multi-family occupancy back to single-family use.
- Development and increased occupancy of mobile homes.

During the next twenty years, the Mount Vernon Plan anticipates that the majority of housing growth will take place in new traditional neighborhoods, creating an era of town-building that reflects the patterns and energy of the early community. The East, West, and North Villages will provide these settings. An approximate allocation of housing activity is proposed in Table 3-10. A more detailed discussion about the patterns that will generate these new traditional neighborhoods is presented in Chapter Four.

TABLE 3-10: Housing Allocations by Growth Area

Growth Area	Type	Single-Family		Multi-Family	
		Acres	Units	Acres	Units
East Village	T	92	185	8	64
North Village	T	60	130	10	80
West Village	T	65	140	10	64
Southeast Village	C,R	75	75	0	0
Other Rural	R	20	10	0	0
Total		312	540	28	208

Key to Development Types

- T Traditional Neighborhoods
- C Conventional Subdivisions
- R Rural Residential

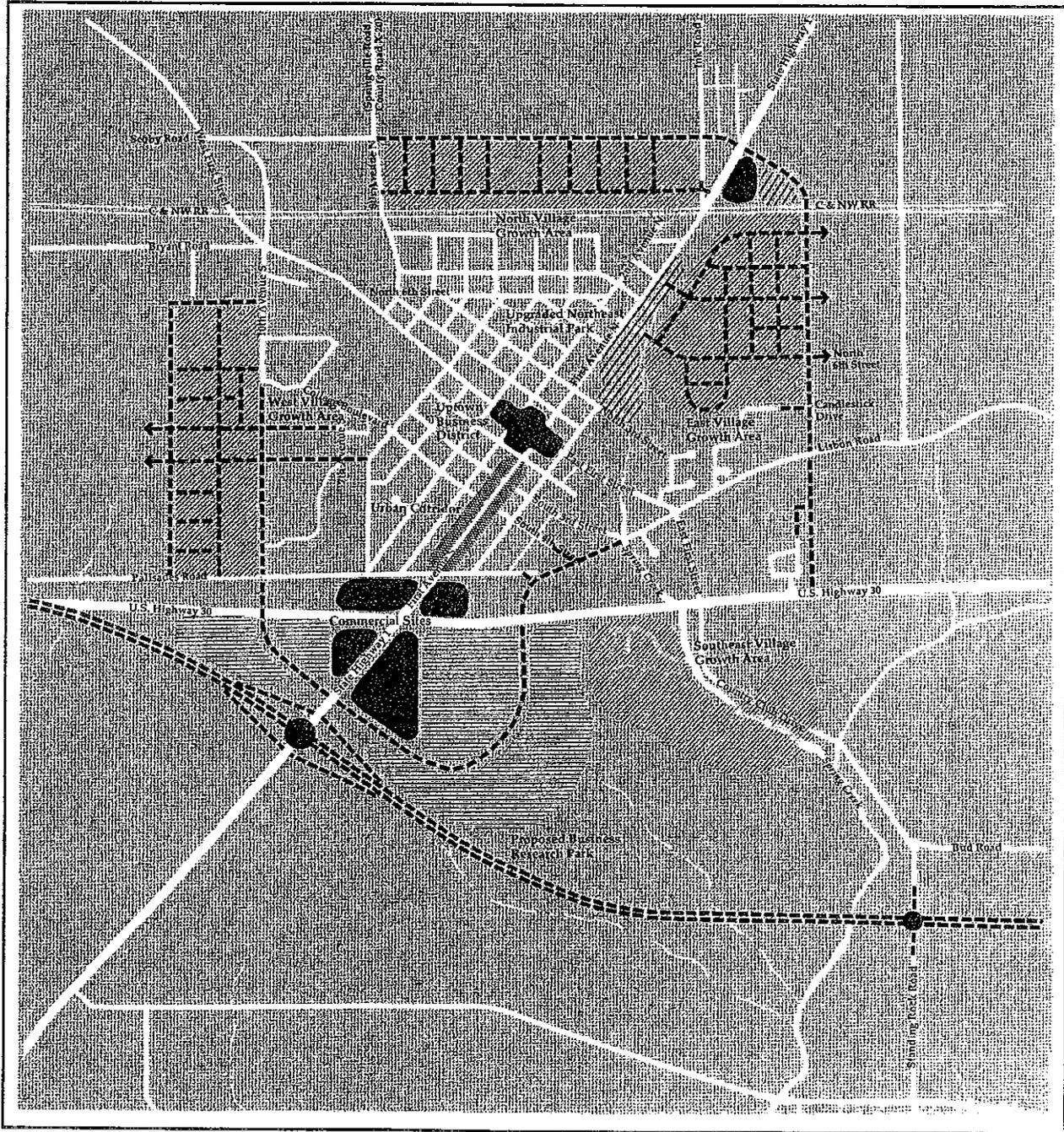
COMMERCIAL NODES

MOUNT VERNON'S NEW COMMERCIAL DEVELOPMENT SHOULD BE LOCATED WITHIN WELL-DEFINED NODES OR DISTRICTS, EACH WITH A UNIQUE AND COMPLEMENTARY ROLE.

Commercial uses are important both economically and as centers for community activity. In order to maximize its twin business and townbuilding roles, commercial growth should occur in specific nodes or districts, each with a specialized function. Together, these nodes will furnish the equivalent of 30 acres of new commercial area for Mount Vernon over the next twenty years.

Unlike residential and industrial land uses, commercial strategies are linked less to projected absorption rates than to the function that different commercial areas should fill in the community. This plan envisions a hierarchy of commercial areas, with distinct roles to play. Each area will grow through a combination of new development, public improvements, improved land and building use,

GROWTH AREA CONCEPT



redevelopment, and improved regulatory environments. The commercial nodes include:

- *Uptown and Uptown Redevelopment Area*

Uptown will continue to be the flagship business district for the city, combining retail, office, and civic sectors in a vital town center. The Uptown development program presented in Chapter Five can expand by making better use of space, buildings, and facilities already in place.

Off-site programs that will benefit Uptown include:

- Developing the US 30 bypass on an alignment that is relatively close to Mount Vernon. A close alignment keeps a new US 30/Highway 1 interchange within 1/2 to 3/4-mile of the current at-grade intersection.

- Maintaining First Avenue (Highway 1) as a primary community entrance.

- Maintaining zoning policies that encourage the location of civic, financial, entertainment, local service and specialty retail, and personal service uses in the town center, combined with programs to expand available space.

- *Regional Highway Services*

The completion of a proposed near US 30 bypass with an interchange at First Avenue (Highway 1) will encourage development of a highway commercial node at this point. Land in this area is currently used for agriculture and should furnish about 20 acres of new development area. It will complement a larger business and research park that will become a center for Mount Vernon's new economic development activity, as well as existing highway commercial development at the existing highway intersection.

Characteristics of this highway commercial node include:

- Commercial growth within a distinct, planned district, located along the east side of Highway 1 south of the present Highway 30 alignment. The town should resist pressure to

develop "strip" or linear commercial development, characterized by free-standing commercial developments with individual access points, signs, and parking lots, and lacking pedestrian connections among developments.

- Improvements in the public environment, including a re-configuration of the existing Highway 30 alignment into a local boulevard after completion of the bypass.

- Connection of the highway node into Mount Vernon's Green Network, a system of connected open spaces that links the city's parks and major activity centers.

• *The First Avenue Corridor*

First Avenue from the existing Highway 30 into Uptown will develop as a mixed-use urban corridor, combining limited retail, office, and residential uses. This key corridor should be designed to connect Uptown to the proposed Highway 1 interchange on the south edge of the city. It should be viewed as an extension of the town center, with environmental and pedestrian improvements that continue Uptown's patterns and quality.

Principles to guide development of the 1st Avenue Corridor and other strategic areas in Mount Vernon are included in the next chapter.

• *Secondary Commercial Areas*

While most development in Mount Vernon will be concentrated in these three districts, other areas should accommodate limited commercial uses. These include:

- *First Street extended between Lisbon Road and the present Highway 30 alignment.* Commercial and office development here should be reinforced by infill growth on vacant sites. The street will provide commercial services for the Southeast Village Growth Center.

- *Highway 1 at the Chicago & North Western crossing.* This existing node should provide for current retailing, restaurant, and limited retail use types. Its role should change if

Amtrak passenger service were provided to Chicago along the Chicago and North Western. In that event, the site should accommodate a station stop and supporting thematic commercial uses.

- *Village Greens*. Limited service uses, such as day care services, convenience commercial, and limited offices may be integrated into higher-density residential developments surrounding village greens proposed in new traditional neighborhoods such as the West, East, and North Growth Centers.

INDUSTRIAL REUSE

MOUNT VERNON SHOULD PROVIDE LIMITED ADDITIONAL LAND FOR CLEAN GENERAL INDUSTRIES BY IMPROVING THE QUALITY OF ITS INDUSTRIAL BELT EAST OF 1ST AVENUE.

Mount Vernon's traditional industrial area was located in a belt between North 1st Avenue and the Mount Vernon Short Line Railroad between North 3rd Street and the C&NW. However, the abandonment of the railroad, poor access into the industrial area, and economic changes in Mount Vernon resulted in a decline of this area and of industrial activity in general.

Mount Vernon will generate a limited future demand for new industrial space. This possible demand should be accommodated through the improvement of the traditional industrial belt. Elements of this policy include:

- Improving access to the industrial belt by providing a looped access road linking North 4th and 6th Streets east of North 1st Avenue, and assembly of underutilized land and buildings for industrial reuse.
- Developing the former Short Line right-of-way as a greenway buffer between the industrial area and the East Village Growth Center.
- Accommodating light industrial development, previously proposed for a 5-acre site roughly bounded by East 7th

Street and Webster Street. Any development here should be buffered and designed to prevent possible residential development within the East Growth Center.

- Development of a new industrial site north of the Chicago & North Western and east of Highway 1. This site would be served by a new northeast circulator road, created by a future extension of Scoby Road and a new eastern road on or near the current corporate limits line. This site provides about 12 acres for industrial development.
- Land use controls that assure high performance standards for industries locating in this industrial belt.

RESEARCH PARK

MOUNT VERNON SHOULD USE ITS ACADEMIC AND ENVIRONMENTAL ASSETS TO ENCOURAGE A BUSINESS AND RESEARCH PARK.

Economic development efforts in Mount Vernon should take maximum advantage of the community's primary assets -- its quality of life, academic resources, and good regional transportation access. The land use plan proposes development of a business and research park around the proposed interchange of Highway 1 and the new US 30 bypass. The site's location near Cedar Rapids and Iowa City strengthens its marketability for these special purposes.

The research park site consists of two potential areas:

- A parcel of about 50 acres, south of the current Highway 30 alignment and east of Highway 1. A road link connecting an extension of Lisbon Road/7th Street with South 10th Avenue would provide local transportation service to this site.
- A 15-acre parcel south of Palisades Road and west of South 10th Avenue.

Major policies to encourage the research park include:

- Development of a "near" alignment for the US 30 bypass

with a compressed diamond interchange at Highway 1. This design reduces the amount of land necessary for the interchange, allowing adequate land for a high-quality development.

- A master plan for the project, relating buildings to one another and providing common parking and pedestrian plans.
- Land use regulations that limit development to office, research uses, and limited industrial uses.
- Integration into the Green Network open space system.
- Development of supporting streets, including an outer loop linking Lisbon Road and 10th Avenue, a "boulevarding" of the old US 30 alignment after its replacement by the bypass, and improvement of Highway 1.

Principles to guide the research park development are presented in the next chapter.

CONTINUOUS TRANSPORTATION

NEW GROWTH AREAS IN MOUNT VERNON PROVIDE CONTINUOUS STREET NETWORKS THAT ARE LINKED TO ESTABLISHED PARTS OF THE TOWN.

Mount Vernon's traditional neighborhoods maintain a high degree of contact and access by a street grid of continuous, relatively closely spaced streets. Development areas within new traditional neighborhoods should follow this same pattern. The town should discourage the use of long cul-de-sacs or discontinuous streets, and should assure that new building sites do not block streets designated on the Official Map.

The street networks of developing areas should also have strong links to the established town. The Land Use Plan proposes the development of boulevards to emphasize these primary connections. These links include:

- *An extension of East 6th Street into the East Village, tying*

Davis Park to a proposed village green in the new area.

- *A new street on the north side of Mount Vernon High School, connecting to the West Village Growth Center.*

Other key transportation proposals include:

- *A 10th Avenue extension.* This produces a continuous route from old Lincoln Highway on the west edge of the city to Highway 1. This circulator opens new areas to development and provides excellent access to major community facilities on the periphery of Mount Vernon, including the high school.
- *A Northeast Circulator.* This system would include an extension of Scoby Road, joined to a north-south road that follows the corporate limit line of Mount Vernon to the existing US 30. This circumferential loop on the northeast edge of the city, links industrial areas and the East Village growth center to regional routes on the south.

SUPPORTING PUBLIC FACILITIES

MOUNT VERNON SHOULD RESERVE LAND NECESSARY FOR PUBLIC IMPROVEMENTS THAT SUPPORT COMMUNITY GROWTH OBJECTIVES.

Mount Vernon should phase the development of public facilities to support its growth objectives. Implementation of the development plan requires extension and upgrading of such public facilities as streets, sewer, and water lines. These are discussed in detail in Chapter Four, detailing the theme "Quality Public Services and Facilities."

The Land Use Plan also proposes reservation of land necessary to accommodate required public facilities. These major civic land uses include wastewater treatment, school, and recreational facilities.

- *Wastewater Treatment Facility*

A 1994 study of Mount Vernon's wastewater treatment

facility concluded that the current plant will not meet mid- and long-term needs and recommended development of a new site southeast of the city. Proceeding with this project will provide adequate treatment capability to meet federal and state environmental water quality mandates. It will also support future growth and will be located appropriately to serve growing neighborhoods.

- *School Facilities*

The city's school district has maintained an aggressive facility maintenance program for its school facilities. The school district built a new high school on the southwest edge of the city in 1970, complete with large tracts of land dedicated to athletics and recreation. Mount Vernon school officials note that a stable local enrollment is boosted by an influx of "open enrollment" pupils, and students derived from rural residential developments in the surrounding countryside. While school facilities are appropriately sized for present demands, the school district will continue to monitor actual population and development trends.

While future construction of another facility is not imminent, the district maintains that a potential school site could be provided in the future in the southwest part of the city. Such a facility would be built to supplement existing buildings. Therefore, the Land Use Plan proposes a reservation of land adjacent on the west to the current high school site. This site is located along the 10th Avenue extension and adjacent to the proposed West Village Growth Center.

- *Recreational Facilities*

The continued development of open space and recreational facilities will be important to the orderly and balanced development of the city. Mount Vernon maintains a high level of recreational standards and services. The Land Use Plan proposes the following to help the city keep up with evolving recreational demands:

- Expansion of Nature Park and acquisition of the Spring Creek corridor north to the line of North 3rd Street. This environmental corridor would be devoted to nature study and

passive recreational uses.

- Development of a Mount Vernon Greenway, a greenbelt trail with regional connections and links back to the college, established city neighborhoods, Uptown Mount Vernon, and emerging job and commercial centers.
- Organization of new neighborhood open spaces as "village greens," which create focuses for public life in Mount Vernon's new traditional neighborhoods.



HOUSING POLICIES



EXISTING HOUSING: OCCUPANCY

Housing is in short supply in Mount Vernon, as many structures that had been converted to multi-family occupancy returned to single-family home ownership since 1980.

The previous discussion in this chapter considered the overall distribution of land uses in Mount Vernon, projected growth demands for additional residential, commercial, and industrial land, and presented a Land Use Plan. This section focuses on Mount Vernon's existing housing stock, the town's largest single land use in both area and total investment.

■ Occupancy Characteristics in Mount Vernon

In 1990, Mount Vernon had 1,033 housing units. Of these, 997 are occupied and 36 or 3.5%, are vacant. Of these vacant units, at least 17 are in deteriorated or poor condition and require major rehabilitation or demolition. Thus, the community's supply of sound housing exhibits a vacancy rate estimated at 1.8%. This indicates an extremely tight housing market, with virtually no housing choice available to new residents. The housing supply increased from 1006 in 1980 to 1033 units in 1990, a gain of 27 units. The number of *occupied* units increased from 937 to 997, reducing the city's nominal vacancy rate from 6.9% in 1980 to its current very low levels.

The number of people per unit in Mount Vernon has remained constant between 1980 and 1990, averaging 2.65 in 1980 and 2.64 in 1990. This contradicts national trends,

TABLE 3-11: Changes in Key Housing Occupancy Indicators, 1980-1990

	1980	1990	Change 1980-90	% Change 1980-90
Total Housing Units	1006	1033	+27	+2.68
Owner Occupied Units	668	727	+59	+8.83
% Owner Occupied	66.4	70.4	+4.0%	
Renter Occupied Units	269	270	+1	+0.37
% Renter Occupied	26.7	26.1	-0.6%	
Vacant Units	69	36	-33	-47.83
Vacancy Rate	6.9	3.5	-3.4%	
Median Value	\$46,600	\$66,000	+\$19,400	+41.63
Median Contract Rent	\$195	\$302	+\$107	+54.87

EXISTING HOUSING: AFFORDABILITY

which predict a decrease in people per unit because of aging families and an increase in the number of households. One explanation of this stability is Mount Vernon's significant increase in homeownership during this period. Owner occupied housing units increased by 59, accounting for 66.4% of Mount Vernon's housing in 1980 and 70.4% in 1990. In 1990, about 26.1% of all housing units were renter occupied, compared to 26.7% in 1980. Table 3-11 summarizes these occupancy characteristics.

• *Housing Costs and Affordability*

These healthy trends in the city's housing market are reflected by increases in housing values and costs. Mount Vernon's median 1990 home value was \$66,200, an increase of \$19,600, or 42.1% since 1980. Median contract rents posted a similar increase, rising to \$302 in 1990 from \$195 in 1980, a 54.9% increase.

In spite of these increases, housing remains relatively affordable to a majority of Mount Vernon's residents. Table 3-12 describes the amount of their 1990 income that residents of Mount Vernon devote to housing. Ten percent of owner-occupants and 30.9% of renter-occupants reported paying

TABLE 3-12: Housing Affordability Characteristics, 1990

% of Household Income Devoted to Housing Costs	Owners	%	Renters	%
Total Sample	579	100.00	269	100.00
Under 20%	341	58.89	64	23.79
20-24%	130	22.45	61	22.68
25-29%	50	8.64	52	19.33
30-34%	25	4.32	22	8.18
Over 35%	33	5.70	61	22.68
Median Value	\$66,000		\$302	
Median Contract Rent	NA			

Source: 1990 Census of Population and Housing.

EXISTING HOUSING: AFFORDABILITY

TABLE 3-13: Income Characteristics of Residents Paying More than 30% of Income for Housing

% of Household Income Devoted to Housing Costs	Owners	%	Renters	%
Total Paying Over 30% of Income for Housing	73	100.00	83	100.00
Less than \$10,000	25	34.48	47	56.63
\$10,000-19,999	4	5.17	36	43.37
\$20,000-34,999	36	50.00	0	0
\$35,000-49,999	8	10.34	0	0
Over \$50,000	0	0	0	0

Source: 1990 Census of Population and Housing.

more than 30% of their household incomes for housing, the accepted measure for housing affordability. For renters over age 65, the number of households paying over 30% of income for housing increased to 44.4%. Taken over the entire population, 73 owner-occupant and 83 renter-occupant households are "overpaying" for housing as a proportion of gross income. Affordability problems are most serious for Mount Vernon's lowest income residents. Table 3-13 presents the income distribution of those who are paying an excessively high percentage of their income for housing:

■ Building Characteristics in Mount Vernon

Table 3-14 displays the comparative composition of Mount Vernon's housing stock for 1980 and 1990. Mobile homes made up the fastest growing segment of Mount Vernon's housing supply, increasing by 24 units between censuses. Occupancy in mobile homes grew at an even faster rate, increasing by 31 units. Indeed, over half of Mount Vernon's increase in occupancy was accounted for by mobile homes. Moreover, while mobile home units displayed a 13.5% vacancy rate in 1980, they displayed 100% occupancy in 1990. Mobile homes made up 7.6% of all units in 1990, up from 5.2% of all units in 1980.

EXISTING HOUSING: BUILDING CHARACTERISTICS

TABLE 3-14: Composition of Housing Stock by Building Type, 1980-1990

NUMBER OF UNITS IN STRUCTURE	All Units			Occupied Units Only		
	1980	1990	Change	1980	1990	Change
All Units	1006	1033	+27	937	997	+60
1-Family Detached	690	692	+2	668	682	+14
1-Family Attached/Other	18	23	+5	18	13	-5
2-unit	55	49	-6	43	49	+6
3-4 units	97	108	+11	88	92	+4
Over 5 units	94	85	-9	75	85	+10
Mobile Home Units	52	76	+24	45	76	+31

Source: 1990 Census of Population and Housing.

Single-family detached units also displayed significant changes during the 1980 to 1990 period. While the number of as-built single-family units increased by only two units during the census period, occupancy in single-family detached houses increased by 14 units. Related to this is a decrease of 6 and 9 units in duplex buildings and structures with over five units respectively. This suggests a significant trend toward returning houses that had been converted to multi-family occupancy back to single-family ownership. This statistical finding underscores an observed trend since 1980 of the restoration of historically important residential structures.

As significant is change in occupancy of buildings with over 5 units. Units in these buildings had a 20% vacancy rate in 1980. By 1990, units in larger buildings were 100% occupied. This suggests that less habitable multi-family units left the market between 1980 and 1990.

■ Housing Conditions

The preservation of Mount Vernon's superb and historic housing supply is very important. It is nearly impossible to replace existing housing and maintain affordability at current construction costs.

HOUSING CONDITIONS

A citywide housing condition inventory, conducted as part of the Mount Vernon Plan, indicates that 773 of Mount Vernon's 929 units (83.2%) are in good or excellent condition. These structures require little attention other than ongoing maintenance. An additional 138 units (14.9%) are in fair condition, requiring minor rehabilitation. Eighteen units (1.9%) are in poor condition, requiring major rehabilitation or demolition. The estimated total cost of required rehabilitation in Mount Vernon is estimated at approximately \$1.5 million in 1994 dollars.

Single family housing conditions in Mount Vernon have been tabulated into four districts: Northwest, Northeast, Southeast and Southwest. The districts are generally separated from one another by First Street (Main Street) and First Avenue (Highway 1). Housing conditions for each of these areas are illustrated on the following pages.

About 85% of the city's mobile home units are in good or excellent condition, similar to that of single-family homes.

Multi-family housing in the community is dominated by the large Chapel View Manor Apartments complex, which is operated by the housing authority. This development represents more than 17% of all multi-family units in the city and is in excellent condition. The city's multi-family housing units are generally in less satisfactory condition than the city's single family or mobile home housing stock.

Tables 3-15 through 3-19 display 1994 housing conditions for the entire city and for four neighborhood districts.

■ Summary

This analysis of housing in Mount Vernon suggests the following major trends:

- Mount Vernon has added only 27 units to its housing supply between 1980 and 1990. However, this relatively slow addition of units masks several important and positive trends. These include:

- A shrinking of the town's vacancy rate from 6.9% to 3.5%.

HOUSING CONDITIONS

CITY OF MOUNT VERNON



Housing conditions in Mount Vernon are evaluated by quadrants, using First Street and First Avenue as boundaries.

Single-Family

Condition Rating	Pre-War	%	Post-War	%	Post 1980	%	Total	%
Poor	17	4.4	0	0.0	0	0.0	17	2.3
Fair	90	23.4	17	0.1	0	0.1	107	14.4
Good	192	50.0	106	0.5	3	0.5	301	40.5
Excellent	85	22.1	152	0.7	82	0.7	319	42.9
Total	384	51.6	275	11.4	85	11.4	744	100.0

Other Residential

Condition Rating	2-4 units	%	5+ Units	%	Mobile Homes	Mobile Home Parks	Housing Authority
Poor	0	0.0	0	0.0	0	1 pad	0
Fair	21	42.9	0	0.0	0	10 pads	0
Good	16	32.7	42	100.0	0	33 pads	0
Excellent	12	24.5	0	0.0	0	31 pads	19
Total	49	100.0	42	100.0	0	75 pads	19

HOUSING CONDITIONS

NORTHWEST MOUNT VERNON

• North of First Street,
west of First Avenue, including
the Ash Park Historic District.



Single-Family

Condition Rating	Pre-War	%	Post-War	%	Post 1980	%	Total	%
Poor	6	3.0	0	0.0	0	0.0	6	1.9
Fair	48	24.4	4	3.7	0	0.0	52	16.1
Good	97	49.2	50	46.7	0	0.0	147	45.5
Excellent	46	23.4	53	49.5	19	100.0	118	36.5
Total	197	61.0	107	33.1	19	5.9	323	100.00 43.4% of city total

Other Residential

Condition Rating	2-4 units	%	5+ Units	%	Mobile Homes	Mobile Home Parks	Housing Authority
Poor	0	0.0	0	0.0	0	1 pad	0
Fair	21	42.9	0	0.0	0	10 pads	0
Good	16	32.7	42	100.0	0	33 pads	0
Excellent	12	24.5	0	0.0	0	31 pads	19
Total	49	100.0	42	100.0	0	75 pads	19
		53.1% of city total		23.8% of city total		100% of city total	

HOUSING CONDITIONS

NORTHEAST MOUNT VERNON

• North of First Street,
east of First Avenue, including
the Middle School vicinity.



Single-Family

Condition Rating	Pre-War	%	Post-War	%	Post 1980	%	Total	%
Poor	1	3.7	0	0.0	0	0.0	1	1.1
Fair	8	29.6	2	4.9	0	0.0	10	11.4
Good	14	51.9	8	19.5	2	10.0	24	27.3
Excellent	4	14.8	31	75.6	18	90.0	53	60.2
Total	27	30.7	41	46.6	20	22.7	88	100.00 11.8% of city total

Other Residential

Condition Rating	2-4 units	%	5+ Units	%	Mobile Homes	Mobile Home Parks	Housing Authority
Poor	0	0.0	0	0.0	0	0	0
Fair	4	100.0	0	0.0	0	0	0
Good	0	0	0	0.0	0	0	0
Excellent	0	0	0	0.0	0	0	0
Total	4	100.0	0		0	0	0
		8.2% of city total					

HOUSING CONDITIONS

SOUTHEAST MOUNT VERNON

• *South of First Street,
east of First Avenue.*



Single-Family

Condition Rating	Pre-War	%	Post-War	%	Post 1980	%	Total	%
Poor	7	13.2	0	0.0	0	0.0	7	5.4
Fair	10	18.9	1	2.4	0	0.0	11	8.5
Good	22	41.5	16	38.1	1	2.9	39	30.0
Excellent	14	13.1	25	59.5	34	97.1	73	56.2
Total	53	40.8	42	32.3	35	26.9	130	100.00 17.5% of city total

Other Residential

Condition Rating	2-4 units	%	5+ Units	%	Mobile Homes	Mobile Home Parks	Housing Authority
Poor	0	0	0	0.0	0	0	0
Fair	0	0	0	0.0	0	0	0
Good	0	0	24	100.0	0	0	0
Excellent	0	0	0	0.0	0	0	19
Total	0		24	100.0	0	0	19
				57.1% of city total			100% of city total

HOUSING CONDITIONS

SOUTHWEST MOUNT VERNON

• *South of First Street,
west of First Avenue, including
the Cornell College campus.*



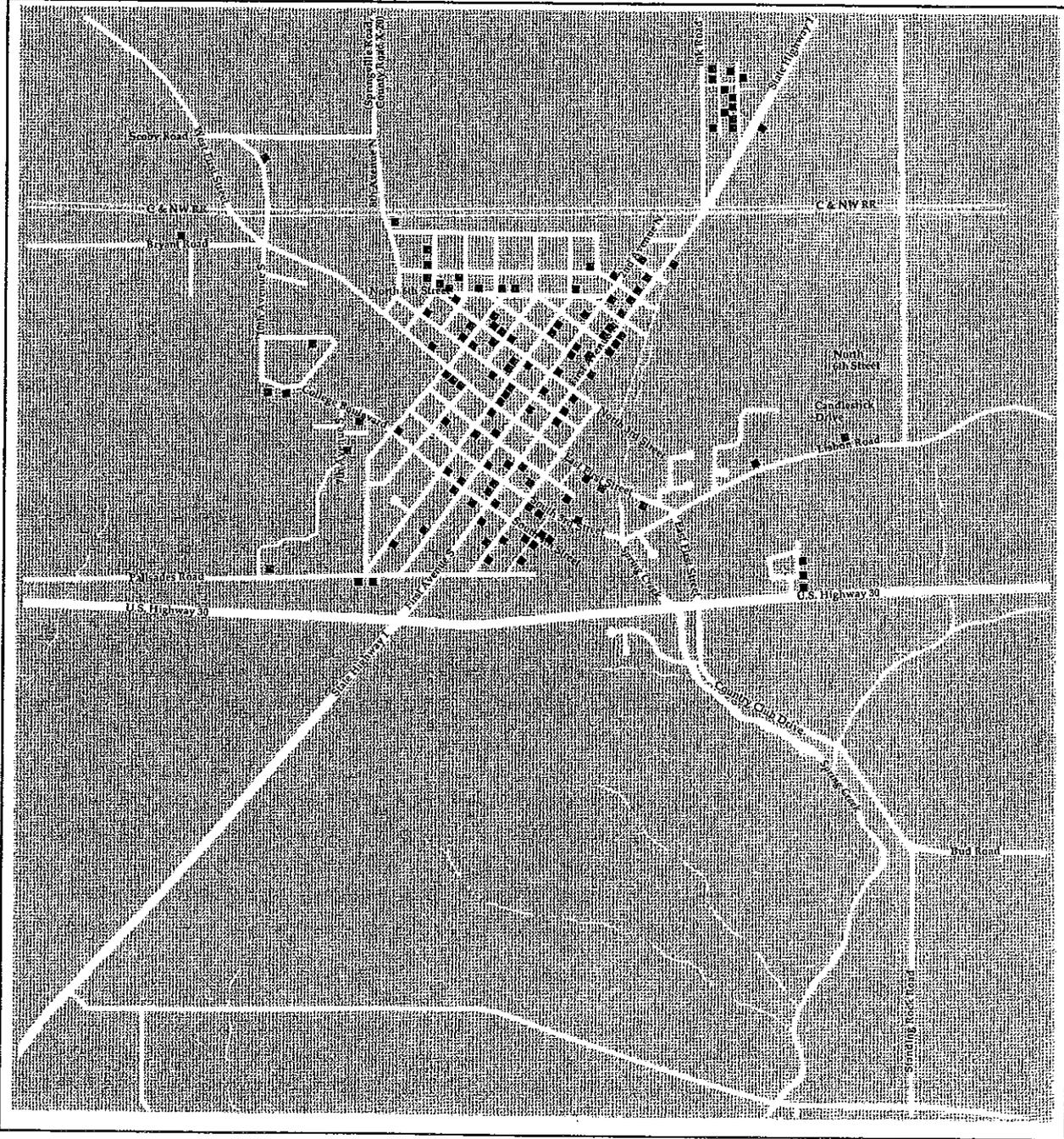
Single Family

Condition Rating	Pre-War	%	Post-War	%	Post 1980	%	Total	%
Poor	3	2.8	0	0.0	0	0	3	1.5
Fair	24	22.4	10	11.8	0	0	34	16.7
Good	59	55.1	32	37.6	0	0	91	44.8
Excellent	21	19.6	43	50.6	11	100.0	75	36.9
Total	107	52.7	85	41.9	11	5.4	203	100.00 27.3% of city total

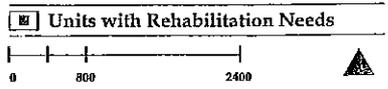
Other Residential

Condition Rating	2-4 units	%	5+ Units	%	Mobile Homes	Mobile Home Parks	Housing Authority
Poor	0	0	0	0.0	0	0	0
Fair	3	15.8	0	0.0	0	0	0
Good	6	31.6	8	100.0	0	0	0
Excellent	10	52.6	0	0.0	0	0	0
Total	19	100.0	8	100.0	0	0	0
		38.8% of city total		19.0% of city total			

AREAS WITH REHABILITATION NEEDS



Areas with Residential Rehabilitation Needs



EXISTING HOUSING: SUMMARY

- Conversion of a significant number of single-family houses divided for multi-family occupancy back to single-family use.
- Full absorption of multi-family units on the market.
- Significant growth in the number and occupancy of mobile homes.
- Housing is now extremely scarce and in high demand in Mount Vernon. The 1990 Census estimated the city's housing vacancy rate at 3.5%. However, after deducting houses that are in poor or uninhabitable condition, the actual vacancy rate is near the vanishing point, estimated at 1.8%.
- The number of mobile homes in the community increased over the last decade by almost 52% to 79 units. Mobile homes occupy an important niche in the community.
- At least 130 units in the city are in fair condition, as estimated by the 1994 housing survey. The rehabilitation of these units is important to preservation of the city's housing supply.
- Mount Vernon's supply of multi-family housing has not increased over the past decade. A lack of new apartment units was a severe problem in the local housing market, as vacancy rates declined, single-family housing costs increased, and some units became too deteriorated for continued use.
- While Mount Vernon's housing stock is relatively affordable to most residents, about 150 units are too expensive for their current occupants. This problem most severely affects low and moderate income and elderly renters.

Land use policies, including provision of adequate land and supporting public facilities for residential development, are important components of a housing policy. This section considers additional issues for Mount Vernon's housing market.

The town's primary housing challenges include:

- A shortage of housing, resulting in limited choice and a relative inability to meet the needs of new residents.
- Affordability, affecting about 15% of the city's households.
- Maintenance of the quality of Mount Vernon's existing housing supply.

Policies which address these issues include:

- A HOUSING PARTNERSHIP
- PUBLIC IMPROVEMENT FINANCING
- RETIREMENT HOUSING
- NEIGHBORHOOD CONSERVATION
- A VARIETY OF HOUSING TYPES
- MOBILE HOME DEVELOPMENT

A HOUSING PARTNERSHIP

MOUNT VERNON SHOULD CONSIDER THE CREATION OF A HOUSING PARTNERSHIP, ORGANIZED TO DEVELOP AFFORDABLE HOUSING WITHIN GROWTH AREAS.

Mount Vernon should consider the creation of a nonprofit development corporation representing a broad base of private and public interests, organized as a Community Development Corporation (CDC) or a Community Housing Development Organization (CHDO). This housing partnership's highest priority should be the development of affordable single- and multi-family housing on sites integrated within growth areas.

The partnership has two basic roles to play in housing development:

- It should act as a conduit for channelling local and external assistance to promote private development of affordable housing.
- Under certain conditions, it should act as a developer, especially when private developers are not available for specific projects.

- *The Partnership as a Catalyst*

In its capacity as a catalyst for private development, the partnership should:

- Develop a second mortgage loan program to provide reductions in principal to qualified homebuyers. Under this program, loan funds from sources such as CDBG are blended with private loans to produce reduced effective interest rates or decreased borrowing requirements.
- Utilize existing external programs, such as the Federal Home Loan Bank affordable housing program, special subsidy programs of the Iowa Housing Finance Authority, state CDBG funds, or the Community Investment Program of the Federal National Mortgage Administration. These programs provide low-interest loans for first-time homebuyers; second deferred payment mortgages to lower housing payments; and relaxation of downpayment requirements for mortgage loans purchased by the FNMA.
- Capitalize a construction financing pool with loaned funds from local lenders and businesses. Pool provides revolving front-end financing for builders and developers at lower than market interest rates. After a specified period, funds are returned to original contributors.

These programs are designed to lower the cost of monthly payments to homebuyers, ultimately making housing more affordable to moderate income people.

- *The Partnership as a Developer*

In certain situations, the partnership may find it necessary to act as a developer. This may be necessary in such areas as

affordable rental housing, where the development industry is relatively inactive. In these situations, the partnership should:

- Utilize low-income tax credits to create limited partnerships to inject equity into rental housing development.
- Provide low-interest, blended second mortgage financing through state-administered HOME program. Second mortgages should put city or redevelopment authority in an equity position.
- Arrange debt financing to match other sources and administer project development.

Through these techniques, the partnership should develop or promote the development of a 50-unit affordable housing development during the next ten years. This development should occur within the East, North, and West Village Growth Centers, integrating single-family and multi-family housing.

PUBLIC IMPROVEMENT FINANCING

MOUNT VERNON SHOULD REDUCE THE COST OF LAND ACQUISITION AND INFRASTRUCTURE DEVELOPMENT BORNE BY HOUSING UNITS IN AFFORDABLE DEVELOPMENT.

Mount Vernon should use tools to provide financing assistance for public improvements such as sewer extensions, intersections, major streets, and other necessary facilities. The cost of providing infrastructure and site improvements typically accounts for \$10,000 to \$12,000 of a house's cost. Financing tools can help to lower this initial cost to a buyer, or lessen the initial financing burden to a developer.

Potential financing tools include:

- *Tax Increment Financing*. This technique should be used in situations where a relatively "deep" subsidy is required, such as projects that directly benefit low and moderate income

people. Within a TIF district, the tax basis of a site is frozen at pre-development levels. The added taxes created by development are then used to repay publicly-issued revenue bonds that financed public improvements. Thus, the future taxes created by a residential development pay for improvements, allowing a pass-through of the savings directly to homeowners or indirectly to renters. Mount Vernon has designated much of its peripheral area a TIF district, opening the use of this technique for assisting affordable housing development.

TIF diverts taxes that would go to all jurisdictions, including the school system, to help finance a specific project. Therefore, the technique should be used in a focused, targeted way, with the partnership of the Mount Vernon Community Schools. TIF is most appropriate for projects that would not otherwise occur without the assistance program.

- *Shared Risk/ Front-End Financing.* A shared risk approach is most appropriate for situations that do not require a subsidy, but do need risk-cushioning for the developer. In Iowa, developers generally utilize private financing for improvements. When this is not feasible in targeted projects, improvements may be publicly funded. The shared risk approach represents a middle ground.

With this technique, the city finances infrastructure through the sale of bonds or the use of appropriated public funds. The city is then repaid by a specific charge for each lot, paid at the time of issuance of a building permit. The device shares the risk of development by lessening the initial risk of financing for the private developer. Yet, it provides a pay-back to the city. The tool is particularly effective in Mount Vernon's potentially high demand housing market.

- *Public Funding.* In some situations, direct public financing of infrastructure and improvements will be required or desirable. This device will be necessary in projects that require significant subsidy, but in which the use of TIF is either unacceptable or unfeasible; or when the benefit of a public improvement flows to the general community rather than to a specific development.

Public funding tools include general obligation bonds or appropriations of general funds; Community Development Block Grants, targeted to benefit projects that have a direct benefit to low and moderate income families; and the use of various state grant programs.

- *Private Financing.* Private financing will continue to be a staple of infrastructure development in Mount Vernon. The economics of private development will help to assure that projects require relatively short, incremental extensions of sewers, streets, and utility services. This, in turn, will help produce a compact development pattern that will provide long-term economies to the city as it provides public services.

RETIREMENT HOUSING

MOUNT VERNON SHOULD ENCOURAGE CONSTRUCTION OF AN INDEPENDENT LIVING RESIDENTIAL DEVELOPMENT FOR SENIORS.

Mount Vernon provides a superior environment for senior citizens. About 9.2% of the city's residents are over the age of 65. In addition, 157 owner-occupied units and 49 renter-occupied units have a householder over age 65. Finally, affordability problems are most concentrated in Mount Vernon among low-income elderly renters.

While Mount Vernon provides 19 public housing units for low-income elderly residents, these facts suggest a significant additional demand for retirement housing. Such a project, which may provide some support services, meets demonstrated housing needs and may free up some of the city's existing single-family supply. Development of such a project may be a priority for the proposed housing partnership.

NEIGHBORHOOD CONSERVATION

MOUNT VERNON SHOULD CONTINUE ITS NEIGHBORHOOD CONSERVATION PROGRAMS AND INSTITUTE AN EFFORT TO REHABILITATE HOUSES IN NEED OF REPAIR.

The preservation of existing neighborhoods and housing stock become especially important when housing shortages exist. Most of Mount Vernon's affordable housing stock is already in place. Indeed, its rehabilitation or preventive maintenance is the city's most cost-effective way of assuring a continued supply of good housing.

Mount Vernon should continue zoning and land use policies which protect the integrity of its neighborhoods. In addition, it should develop rehabilitation programs (including the use of private loans leveraged by CDBG or HOME funds) to promote the rehabilitation of the 17% of its housing stock that is in need of significant rehabilitation.

A VARIETY OF HOUSING TYPES

MOUNT VERNON'S NEW GROWTH AREAS, ALONG WITH LAND DEVELOPMENT REGULATIONS, SHOULD ENCOURAGE A VARIETY OF HOUSING TYPES.

Mount Vernon should continue to integrate a variety of housing types in new growth areas. Land development ordinances should provide adequate flexibility to accommodate innovative or economical designs within traditional town patterns. Some of these configurations may include:

- *Cluster Subdivisions.* In clusters, the overall density of a single-family project, including open space, must comply with the maximum density requirement of the zoning district. However, individual lots have smaller area and setback requirements. Clusters are useful when infrastructure costs should be minimized or environmental features exist which should be protected. Clusters may be most useful as an alternative to conventional subdivision development in the Southeast Growth Center.

- *Single-Family Attached Development.* Here, single-family units comply with the minimum lot sizes of the zoning district, but have a common wall. The opposite side yard is ordinarily larger than normal. This housing type provides construction economies and more useful side yards.
- *Townhouses.* Townhouses, which are three or more attached units, can be developed as owner-occupied or rental housing. They provide construction and land use efficiencies, while continuing the sense of a single-family neighborhood.
- *Multi-family development.* Multi-family development should be integrated into the structure of new neighborhoods, rather than developed on peripheral sites. Design standards should provide a residential scale and prevent creating a "project" look.

MOBILE HOME DEVELOPMENT

MOUNT VERNON SHOULD ENCOURAGE DEVELOPMENT OF HIGH-QUALITY MOBILE HOME ENVIRONMENTS.

Mobile home development has been significant in providing short-term solutions to affordable housing needs in Mount Vernon. Mobile home projects like Colonial Estates can provide good environments for residents. However, rightly or wrongly, they often create conflicts with neighbors in adjacent or nearby conventional single-family housing, who fear neighborhood effects and reduced property values. Mount Vernon should plan for a limited amount of mobile home development. This can help to channel the efforts of potential developers and reduce the problems associated with location of mobile homes on relatively small sites within otherwise conventional development.

Elements of this policy include:

- *Designation of specific parts of the city for mobile home development.* These areas should be in the direction of present growth, in order to prevent the creation of mobile home

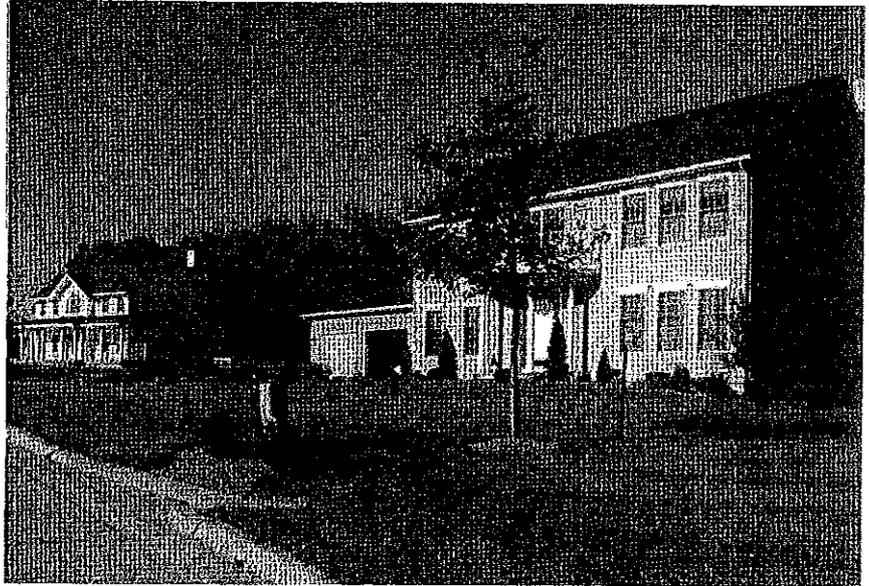
development that is isolated from the rest of the community. Mobile home development may be a part of the North Village Growth Center on sites consistent with current zoning regulations.

- *Site development standards.* Improved standards for mobile home development should be adopted. These standards should provide a two acre minimum park size, installation of adequate circulation and utility systems, open space, unit design standards that are compatible with conventional residential construction, and peripheral landscaping and buffering. These standards can help to assure that mobile home developments are well-planned and consistent in appearance with their neighborhoods.

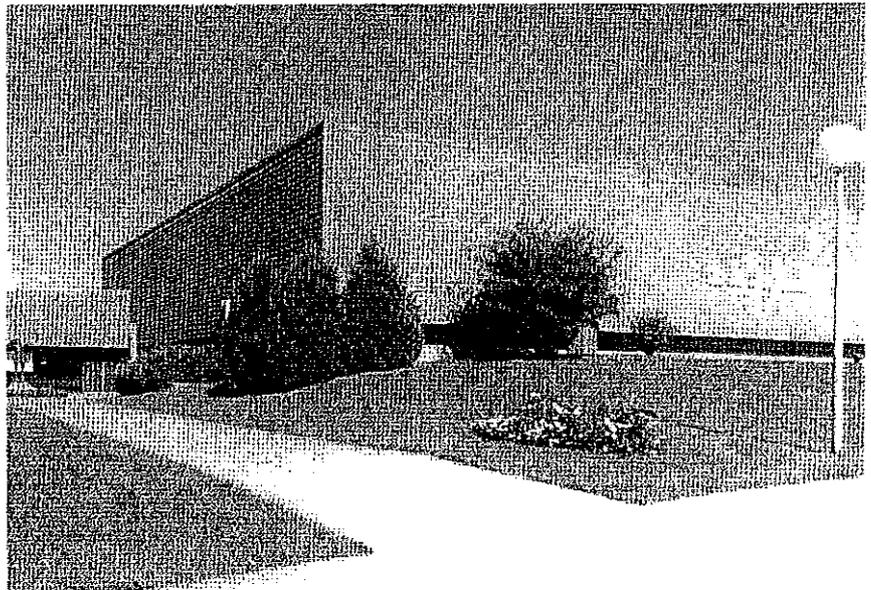
- *Encouragement for mobile home subdivisions.* Mobile home subdivisions are indistinguishable from conventional subdivisions, except that mobile homes are established on owner-occupied lots. This housing form can combine a sense of permanence and proprietorship with the affordability of mobile homes.

HOUSING POLICIES

New residential development in the southern part of the city. To date, growth to the east has dominated Mount Vernon's development market. The plan calls for a more equal distribution of development around the community. Directing new housing to designated "village" growth centers is a key recommendation of the plan.



The Mount Vernon Community High School. Development of land west and south of the school may include a mixture of single- and multi-family development, focused on traditional village greens.



GROWTH AND LAND USE

Chapel View Manor. This facility, located at South 1st Avenue and Palisades Road, provides affordable housing for senior citizens



The Rueben Ash House at 702 8th Avenue North. This house, part of the Ash Park National Register District, dates to Mount Vernon's railroad era of development.

